

The NATIONAL UNDERWRITER



Literally Playing **WITH FIRE!**

Most property today is underinsured. The rapid and spectacular rise in construction costs has increased the dollar value of all existing property, and has made old Fire Insurance policies wholly inadequate. This is bad news indeed for owners. Their insurance coverage needs upping in line with current high values in order to provide adequate protection. Owners who fail to do this are *literally playing with fire*.

Agents who do not bring this serious underinsurance condition to their policyholders' attention are playing with fire, too. Should a loss occur where there is insufficient insurance, an agent would face embarrassment and possible loss of the account in trying to explain satisfactorily why he did not see that his insured were adequately protected against loss. For his own protection, he should be on record with all clients as having at least recommended additional insurance. He will find it profitable to give them the facts.

Most agents today are reviewing renewals carefully, as well as making a concentrated effort to adjust all existing policies in line with today's high values. Write our Advertising Department for sales letters and advertising material which will show policyholders and prospects that they are playing with fire, if they do not follow your advice and carry adequate insurance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED
THE PENNSYLVANIA FIRE INSURANCE COMPANY
THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK
THE MERCANTILE INSURANCE COMPANY OF AMERICA
THE HOMELAND INSURANCE COMPANY OF AMERICA

150 WILLIAM STREET, NEW YORK 8, N. Y.

New York : Philadelphia : Boston : Detroit : Chicago : San Francisco

THURSDAY, JULY 11, 1946

ACCIDENT INSURANCE

is imperative for anyone who earns a living and does not enjoy an independent income! Sell the Fidelity and Casualty Company's Maximum Benefit Accident Policy—if you want to give your clients a contract especially designed to help the victim of an accident meet all contingencies from doctor's fees and loss of income to permanent total disability!

TROUBLE COMES C.O.D.



DOCTOR
BILL

HOSPITAL
BILL

ATTORNEY
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MOUNTING EXPENSES . . . dwindling savings . . . loss of income—these are among the serious results that follow most accidents. But they can be avoided with the right kind of accident insurance.

Accident insurance is imperative for anyone who earns a living. So, if you do not enjoy an independent income, read what our Maximum Benefit Accident Policy offers for your protection, and that of your family:

- 1—A weekly income while totally disabled up to 200 weeks—plus—
- 2—A large cash settlement if permanently disabled beyond 200 weeks.
- 3—Partial disability payments up to 52 weeks.

- 4—Large sums for loss of limbs or sight.
- 5—Fixed lump sums for fractures, dislocations and other specified injuries, in addition to—
- 6—Surgeons' fees, hospital or sanatorium charges and nurses' fees.
- 7—In case of accident, the company will pay up to a stated amount, to place policyholder in the care of friends.

The cost is less than you would expect for such complete protection and

is based upon the amount of the weekly income required—from \$25.00 up. Dare you carry on, without this protection for you and your family?

For further information, consult the nearest Fidelity & Casualty Company agent or write to us at 80 Maiden Lane, New York 8, N. Y.

THE FIDELITY & CASUALTY
COMPANY OF NEW YORK

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Member Company of
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INSURANCE GROUP

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NURSES'
BILL

This ad, appearing in The Saturday Evening Post, Time, Fortune and Newsweek can help you sell accident insurance. Tie-in posters, newspaper mats and direct mail are available to F & C agents to help them get their share of this business.

Describe Possible Site for N.A.I.C. Headquarters

"1313" Building at Chicago Houses 17 Associations in Governmental Field

For a great many years, periodically, the proposal has been advanced that a headquarters organization be set up for the National Association of Insurance Commissioners, but until comparatively recently, the idea had never got beyond the "it would be a good thing" stage.

During the past year, however, the proposal seems to have been gaining more and more adherents and there has developed a conviction on the part of many commissioners and observers that the association cannot much longer afford the luxury of going without a control station, so to say.

Newell Johnson of Minnesota, in his presidential address at St. Paul in 1945 strongly advocated the establishment of a central headquarters and he was thereupon named chairman of a special committee to investigate the matter. At the recent Portland convention there was considerable informal discussion of the idea, but Mr. Johnson had to announce that his committee was not yet ready to make a report, but the failure to take action or to report at Portland did not seem to indicate a desire to lay the matter aside. It appeared to be more a matter of inability to reach any kind of a consensus at this time as to what sort of a headquarters organization there should be.

Suggest Chicago Headquarters

One of the suggestions, being seriously considered, is that N.A.I.C. should establish a secretariat at 1313 East 60th street, Chicago.

In view of the fact that this is a possibility, a NATIONAL UNDERWRITER representative visited "1313" the other day to investigate the facilities and organizational setup there. The existence of this operation and various phases of its work are well known throughout the country but many have but a hazy notion of its precise outline.

"1313" is a four story, air-conditioned building, put up in 1937, its architecture blending with that of the University of Chicago buildings in the vicinity.

Essentially, it is a place for associations of public officials to have their headquarters. Housed there today are some 17 such associations.

Certain of the associations have a common secretariat, but others have their own individual headquarters personnel and separate offices and constitute just as distinct a unit as if they were housed in another building or another city.

Enjoy Common Services

All of these secretariats have access to common services for which they are charged on a cost basis. The building is managed and is owned, and these common services are maintained by Public Administration Clearing House. The building is owned by University of Chicago.

The services include a library, which features particularly current publications, periodicals, pamphlets, etc., and

Frenchman Sees No Insurance Problems When Freedom Rings

At the recent convention of Rotary International a number of the life insurance members held a get together session. Especial interest was taken in the remarks of Charles Jourdan-Gassin, a general agent at Nice for one of the large French companies and who was elected first vice-president of Rotary.

Jourdan-Gassin asked whether insurance men in the U. S. are still free to do business where they want and to place it with whom they want. The answer, of course, was "yes." He then said that if this were so, there were no problems. He went on to say that he had been in the life business 28 years, but he didn't know when he returned to France what would have happened to his business or whom he would be working for (the government has nationalized the insurance companies).

He gave the impression that he feels the insurance men in the U. S. are concerned with what amounts to trivialities and the most important thing, the freedom to do business is entirely neglected or overlooked.

this is highly valued. Then there is a publicity department and a publicity man is furnished for conventions of constituent associations, if desired, the association merely being required to pay his expenses.

Then there are accounting and book-keeping services, duplicating, mimeographing and addressographing departments, shipping room and reception desk.

The largest conference room will seat about 120 with folding chairs. When not being used for that purpose it is attractively furnished with lounges and other comfortable chairs. There is a smaller conference room furnished in Williamsburg style.

Started by Spellman Fund

The entire project was made possible by the Spellman Fund of New York which is an off-shoot of the Rockefeller Foundation. The Spellman Fund was primarily intended to assist in research work in public administration. The Spellman Fund has contributed to the maintenance of the headquarters of several of the associations, but on a liquidating and diminishing basis. The Council of State Governments housed here is entirely supported by the individual state governments.

By and large the associations with headquarters at "1313" are those of public officials charged primarily with administrative duties. It has not as yet become extensively the home of headquarters organizations of officials in the regulatory field, such as insurance commissioners. However, that is not by design, and there seems to be no reason why a regulatory type of organization would not fit into the general scheme.

Several Types of Organizations

An excellent outline of the scope of "1313" was prepared a few years ago by Don K. Price, associate director of Public Administration Clearing House. He observed that "1313" has come to be used as a name for the group of organizations housed at that address. The organizations housed there are of several distinct types. First, there are the organizations of public agencies and chief executives. These include American Municipal Association, Federation of the State Leagues of Municipalities; Council

(CONTINUED ON PAGE 13)

Hint Appeal in D. C. Rate Case

WASHINGTON—District of Columbia officials are giving very serious consideration to the question of appealing from the district court's knockout of proposed fire rate increases here, based on lack of a hearing. The court rules allow 30 days for filing notice of intention to appeal.

It is understood that District official views indicate the belief that Judge Holtzoff was wrong on the law question that due process required hearing. All the judge decided, District officials said, is that the District fire rating law requires a hearing, which they contend it does not.

They are pleased because they say the court did not follow companies' counsel Abraham Kaplan in his contentions concerning proper methods of rate making, including the question of profits on reserve for policyholders equity.

Foes to Confer This Week

Conference is scheduled this week between counsel for Superintendent Jordan and companies concerned with his order for reduction of fire rates, to discuss interpretation of Judge Holtzoff's decision that Jordan should have held a hearing in advance of his order, and the possibility of an appeal to the circuit court.

Interpretation of the decision is "of the essence," in the opinion of some counsel. If the companies and District of Columbia officials agree it means one thing, then there may be no appeal. It is understood, however, if there is no meeting of the minds of counsel, appeal may be deemed necessary by the District. It is believed District officials are less concerned about being ruled against on the question of a hearing than they are that the companies accept the District's claim that the court decided against other points made by companies' counsel in the proceedings.

Scott Monograph Basis of Court Action, Dineen Says

NEW YORK — Superintendent Dineen has sent a letter to William C. Scott of Satterlee & Warfield, New York City attorneys extending his congratulations for Mr. Scott's monograph, "Practical Federalism." Recalling that the committee on federal legislation of the National Association of Insurance Commissioners, acting in conjunction with certain segments of the insurance industry, drafted the legislative text used by Congress as a foundation for public law 15, the insurance moratorium act, he states, as one of the lawyer members of the committee, that "the idea for the language upon which the Supreme Court relied directly in the Prudential case and indirectly in the Robertson case to sustain the power of the states to regulate and tax the insurance business came from your monograph and was buttressed, of course, by expressions of similar views by Professors Dowling and Powell.

"It should be a source of great satisfaction to you to feel that the Supreme Court of the United States supported your evaluation of the general problem and that at a crucial time in the history of the regulation of the insurance business your monograph set us all off on the right road."

He expresses the appreciation not only of the New York department but also of the National Association of Insurance Commissioners, for which he now speaks as president.

Indiana Ban on Licensing Salaried Agents Is Voided

Local Agents Assn. Loses 11 Year Battle —Plan Appeal

The provision in the Indiana agents' licensing law barring the certification of agents that work on a salary basis has been held unconstitutional, null and void by Circuit Judge O'Harrow of Morgan county at Martinsville. The case was Schoonover vs. Indiana insurance department, et al. Judge O'Harrow made the announcement without giving a written opinion. The Indiana commissioner is enjoined from refusing to issue licenses to otherwise qualified persons who are paid on a salary basis.

The prohibition against licensing salaried salesmen was contained in the Indiana insurance code of 1935 that was enacted during the administration of Harry E. McClain as insurance commissioner. Mr. McClain is now manager of the Indiana Assn. of Insurance Agents. He was in court when the decision was announced as was Herman C. Wolff, National state director the Indiana agents assn.

The case was filed in 1935 by James Schoonover of Vincennes, a salaried representative of Millers Mutual Fire of Alton, who had been licensed for many years prior to enactment of the 1935 law. Hardware Mutual Casualty filed an intervening complaint on behalf of itself and its salaried representatives. This action was originally brought in Marion county and after it was filed the attorney general and Mr. McClain agreed that this part of the act would not be enforced against salaried representatives until the case was decided. That agreement has been maintained ever since. Salaried agents have not been licensed in the state but they have been permitted to continue to solicit business without being prosecuted.

In 1943, by agreement with the attorney general, the Marion county court gave a decision for the plaintiff. However, on the representation of the Indiana agents assn. that it desired to intervene and put up a stout defense of the act, the court vacated its judgment within a few days.

A change of venue was taken in 1944 and the case was tried in the Morgan county court in the latter part of May.

AGENTS INTEND TO APPEAL

INDIANAPOLIS—The Indiana Association of Insurance Agents are making application for a new trial in the Schoonover case. It is expected that this will be denied and the assn. will then file a bill of exception to permit appeal to the Indiana supreme court. The agents attorneys are Baker, Daniels, Wallace & Siegel.

U. & O. Sales Still Strong

Fire companies are somewhat surprised that use and occupancy market is still quite active. It was supposed that most of the potential risks had been approached and canvassed. However, there is considerable new business coming in. Some local agents are making an intensive canvass in their localities.

Barbour Retires as Northern Assurance U. S. Manager Oct. 1

Was in Business Nearly Half Century: Patton His Successor

NEW YORK—Robert P. Barbour, one of the best known fire insurance executives in the country and a pioneer and leader in the educational movement, will retire as U. S. manager and general attorney of Northern of London Oct. 1. He will be succeeded by E. D. Patton, who has been assistant U. S. manager since 1942.



R. P. Barbour

Of Mr. Barbour's many activities, probably the two best known to insurance men are his text book "The Agent's Key to Fire Insurance," which has been a best seller and a standard reference work for over 20 years, and his work with the Insurance Society of New York. This was the first educational organization in the insurance business and is still operating on a large and successful scale. Mr. Barbour organized it in 1901. He was secretary for three years and president for two and always maintained a high degree of interest in its work.

Barbour's Insurance Career

After receiving his education at Ballston Spa, N. Y. and Rochester Business University, Mr. Barbour spent six years in the mercantile business before making his first insurance connection in 1898, with the old Greenwich Insurance Co. Joining North British in 1901, Mr. Barbour spent 24 years with that group, climbing the ladder as assistant general agent in 1909, general agent in 1913, secretary in 1918. In 1921 he became assistant U. S. manager and vice-president of the affiliated American companies.

Mr. Barbour left the insurance company ranks briefly in 1925, to become a member of the firm of Fred S. James & Co. in the New York office, but left the same year to take his present connection with Northern of London. He was president of the National Board in 1941 and 1942. His son, Robert L. Barbour, is vice-president of the "Weekly Underwriter."

Wishard Succeeds Patton

Mr. Patton is a native of Asheville, N. C., but received much of his schooling in Oklahoma and Idaho. In 1917 he went with a Wichita Falls, Tex., agency, and in 1921 became special agent for Northern Assurance in Oklahoma and New Mexico. In 1925 he was transferred to Kansas as state agent. In 1931 he was promoted to an official position in the home office, and shortly thereafter became central western states supervisor. He has been assistant U. S. manager since 1942.

A. H. Wishard has been appointed secretary of the company, effective Oct. 1. He will assume supervision of central western states, succeeding Mr. Patton. He has had many years experience in the field as state agent and in the home office.

William G. Hayes, 60, assistant actuary of the Virginia department, died suddenly of a heart attack. He had been with the department for 15 years.

Granniss, Wheatley Head Royal Group Engineering Dep't

NEW YORK—Lt. Col. E. R. Granniss, recently released from the army, is leaving the National Conservation Bureau to become manager of the loss prevention and engineering department of Royal Indemnity, Eagle Indemnity and Globe Indemnity. J. G. Wheatley has been appointed consulting engineer. The engineering departments of the three companies are being consolidated and reorganized on a broader basis.

After studying engineering at University of Connecticut and Brown University, Mr. Granniss served in Travelers' engineering division and went with the National Safety Council in 1935 as industrial staff engineer. He joined the National Conservation Bureau as director of the industrial engineering division in 1939 and also served as an instructor of New York University. He helped organize the National Bureau for Industrial Protection at Washington, for the protection of war plants, and later was associate manager in charge of casualty and boiler insurance companies' activities in this work.

Granniss' War Record

Entering the army in 1942 as a major, Mr. Granniss was first chief of the safety and health branch. He served in the European area where he planned and organized theater safety activities and was awarded the Legion of merit. He returned to the National Conservation Bureau after leaving the army last January.

Mr. Wheatley has been with the casualty companies of the Royal-Liverpool group since 1929, as superintendent of boiler and machinery engineering. For eight years prior to that he was with Ocean Accident as engineer, supervising engineer and district engineer.

Lampoons Those Who May Be Overdrawing Perils

NEW YORK—From an unnamed friend who thinks some speakers have overdrawn the perils facing the industry under PL 15, A. J. Smith of Zweig, Smith & Co., has received the following transcript of a fictitious telephone conversation between two fire company executives who took these warnings literally.

"What's that? Your agent reports another loss suffered by the Cheesecake Encoffee Company in Marmaduke, Ky.? And this time there is definite proof of arson? What? Cans of gasoline bought the night before the fire and Cookie Hotbun, the president, was seen running out of the place one minute before the fire was discovered burning briskly? Well, hold it—"

"By George, we're on the same risk too. Our coverage was written through the same agent. Don't you think we ought to both cancel out all our coverage on that risk?...What! You won't talk.....What the hell is boycott?... You mean to say you and I can't agree to cancel a policy—a policy of a firebug?...Who in the Supreme Court said that....Oh, he says the Supreme Court may say that....You mean that you and I can't?—Oh, we can't. What is this country coming to! What, I can't ask such a question—Section 176-592—Where in hell is that?—You mean I can't express a thought in a free country—and that I'm guilty of boycott, coercion, suppression of free enterprise—and I'm liable to go to jail!"

The next sound was a shot. Mr. Vice-president died without a quiver. It may be that because his aim was so good he violated some other statute—who knows?

Anchor Casualty to Take Over Stock of Queen City Fire

Anchor Casualty has completed arrangements for acquiring a substantial interest in Queen City Fire and will enter the multiple line field. D. P. Lemen will continue as president of Queen City Fire with present personnel. Henry Guthunz, Jr., is president of Anchor.

Anchor will increase capital stock from 50,000 to 60,000 shares at \$10 par value.

Queen City operates in North and South Dakota and reinsures 100% with Hartford group. Plans are under consideration for increased capitalization of the company and expansion to other states. Its home office will remain in Sioux Falls, S. D.

Defer Zone 4 A. & H. Action Until Sept.

At a conference in Detroit Tuesday between Commissioner Forbes of Michigan and committees from the health and accident organizations in regard to the requirement set up by Zone 4 last March for complete breakdown of loss ratios on various types of accident and health policies, retroactive to 1942, further action was deferred until the Zone 4 meeting to be held in September, as it was felt that a wider representation of the commissioners was necessary to give proper consideration to the subject. Pearson of Indiana was the only commissioner, aside from Forbes, in attendance at the Detroit conference.

There was no suspension of the order already issued, requiring such reports for next year, which will stand unless revoked or modified at the September meeting.

The bureau was represented at the meeting by J. F. Follmann, Jr., manager; Theodore Schwartz, Standard Accident, and A. B. Hvale, Continental Casualty. Representing the conference were Harold R. Gordon, managing director; E. A. McCord, Illinois Mutual Casualty, president; R. J. Wetterlund, Washington National; C. O. Pauley, Great Northern Life; Jarvis Farley, Massachusetts Indemnity, and John Panchuk, Federal Life & Casualty.

N.A.U.A. Plans Jurisdiction Over Auto Floor Plans

The decision released July 1 by the New York department on the matter of dealers' floor plans refers in part to the practice of insuring automobiles in the possession of dealers under an automobile floor plan policy.

Directors of the National Automobile Underwriters Assn. have voted to assume jurisdiction over rates and forms for automobile dealers' floor plan insurance. The research committee and the staff of the association have prepared a rate schedule and forms for recommendation to directors at an early meeting. If and when adopted by the directors, such rates and forms would be filed with the various insurance departments as required.

Churchill Returns to Air Post

NEW YORK—William M. Churchill has returned to Associated Aviation Underwriters as production manager after 4½ years in the army. He was Pacific Coast manager at Los Angeles a year before entering service. He joined the group in 1938 as production manager.

Dwelling Rate Question in N. J.

The New Jersey Fire Insurance Rating Organization at its annual meeting July 25 will hear a report of Manager Leon Watson as to rates on protected dwellings. Rate revisions on this class and broadening of coverage has been discussed. Four members will be elected to the governing committee.

Roby, Newman to Traveler Fire Home Office Posts

Virgil V. Roby and Paul W. Newman, managers at Minneapolis and Pittsburgh of Travelers Fire and Charter Oak Fire, have been appointed assistant superintendents of agencies of those companies. They will assume their new duties at the home office Sept. 1.

A graduate of Butler University, Indianapolis, Mr. Roby joined Travelers in 1926 as a special agent in Indianapolis. Two years later he was appointed assistant manager there and in 1929 he was advanced to manager of the Denver territory. In 1931 he became the manager in Minneapolis.

Mr. Newman is a graduate of the Bentley School of Accounting and Finance in Boston. He joined Travelers in 1925 as a special agent at Worcester, Mass., and was promoted to manager there less than two years later. In 1936 he was transferred to Philadelphia as assistant manager and in 1940 he was appointed manager of the Pittsburgh office.

Henderson to Higher Post in Engineering Division

Wayne G. Henderson has been appointed as assistant superintendent in the inspection and engineering division of Travelers companies. He entered the employ of Travelers 10 years ago as a boiler inspector at Chicago. In 1937 he was transferred to Milwaukee, serving as an all-lines safety engineer there. In 1939 he was assigned to Terre Haute, Ind., as resident engineer and in 1940 was transferred to Bridgeport, Conn., in the same capacity. He was called in to the home office in 1944 and has been supervising engineer.

A graduate of the mechanical engineering school of the University of Michigan, Mr. Henderson holds a master's degree from Western Reserve University. He was at one time instructor in physics and mathematics at Ohio University.

Rippetoe Kansas Manager for National Fire Group

John K. Rippetoe has been appointed superintendent of National Fire's Kansas service office at Topeka. He joined National in 1944, after being discharged from the army, and was assigned to the Forest City service office at Rockford, Ill., in the underwriting department. Last January he was transferred to the Kansas service office as an assistant to Superintendent W. C. Helwig, who has since been transferred to the western Kansas field as special agent with headquarters at Great Bend.

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Nibling to Eagle-Globe-Royal

Arthur O. Nibling, recently released from service, has rejoined Eagle-Globe-Royal Indemnity as special agent in the central business district of Philadelphia under the supervision of John F. Sprague, resident vice-president in Philadelphia.

Before the war, Mr. Nibling was with General Accident as claims adjuster, automobile underwriter, engineer, inspector and special agent.

Rejoins Emery & Kaufman

Maj. Clarence A. Cohen, who has just been released from active duty with the army of the United States, will resume his association as vice-president of Emery & Kaufman, New Orleans, in charge of production.

He has been awarded the army commendation medal for his safety work at an army port of embarkation.

Andrew L. Johnston, formerly master sergeant in the army, is now associated with N. S. Woodward Co., independent adjusters, Flint, Mich.

July 11, 1946
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Seek Marine Rate Cut for Radar on Merchant Ships

Owners Point to Reduction of Collision Hazard to Result

Ship owners have been seeking rate concessions in return for installing radar equipment, which is now available for merchant vessels, but underwriters in both the American and London markets have turned thumbs down.

The feeling among the insurers in both markets is that since rates on fleets are based on experience the proper course is to wait for the hoped-for improvement in collision losses to reduce rates automatically. The collision hazard accounts for approximately 25% of the hull rate and on ships of any size radar, if effective in largely eliminating the collision hazard, could pay for itself in a short time.

Simplified radar equipment for merchant ships is now being made by the Raytheon Manufacturing Co. at the rate of about 100 a month and units are being installed in ships as rapidly as they become available.

Other Incentives to Installation

While the prospect of lower insurance costs is quite an incentive to the installation of radar there are other factors as well, such as the safeguarding of life and property and the fact that ships can proceed at full speed when otherwise darkness, fog, or other handicaps to visibility would make it necessary for ships to proceed slowly or even drop anchor and await better conditions.

The extent to which radar will be utilized for merchant vessels depends on the size of the ship, the waters in which it travels and, of course, the policy of its owners and their financial ability to lay out the necessary money in the hope of getting it back later in the various savings which radar makes possible. At present a radar set installed costs about \$10,000.

Rate Can't Be Lowered Much

It does not appear likely that mass production methods will reduce this rate very greatly in the foreseeable future. While the devices installed on merchant ships are simple to operate they are full of complicated and expensive machinery and electronic apparatus. Use of a coaxial cable is necessary and the relatively short lengths that are used runs up the expense appreciably. The mere expense of installation is from \$2,000 to \$5,000 per ship.

Operation of the radar version developed for merchant ships is extremely simple. It is only necessary to switch the mechanism on and observe the picture that is thrown on to the viewing scope. What has to be learned is the correct interpretation of what is seen on the scope. The present procedure is to have the ship captains take a three-day intensive course in interpretation. When they in turn instruct the other officers. In addition to the scope in the cockpit it is possible, without exorbitant additional expense, to have a scope on the flying bridge and one in the captain's quarters. This is sometimes done on the larger ships.

Harry M. Gambrel, Kansas City, has filed for the Republican nomination for presiding judge of the Jackson County court.

Potential Value of Radar in Air Is Studied

NEW YORK—Prevention of collisions between planes in mid-air, an increasingly great hazard as the air lanes become more crowded, should be the most valuable role of radar in commercial aviation, according to aviation underwriters. Radar should also be useful in preventing planes from flying into mountains the pilot didn't know were there but the aviation insurance men point out that these crashes are extremely rare and anyway are avoidable by means already available. That is, if the pilot knows where he is he can keep his plane at a sufficient altitude to clear the mountains.

The danger of collisions between planes in the air is something that aviation underwriters have long been mindful of, even though a crash between two heavily loaded commercial airliners has not yet occurred. American Airlines, which is using a flying laboratory to test radar and other electronic navigation aids, recently pointed out that its biggest problem is the inability of the air traffic control system to handle any further increase in the volume of airplane traffic under instrument weather flying conditions.

American Airlines' Demonstration

American Airlines recently demonstrated its flying laboratory to a group of reporters, who saw some of the shortcomings of present radar equipment. For one thing, the image in the viewing scope is only about one-twentieth as bright as it should be for satisfactory daytime vision in the cockpit. Another trouble is that mountains and lakes tend to look alike, as do ridges and rivers.

American's experiments have indicated that airborne radar may be used for instrument approaches, weather surveillance and avoidance, en route navigation, altitude determination, and determining whether the plane is in a climbing, descending or banking position, as well as for preventing collisions with the ground. American emphasized, however, that these uses must be service-tested to make sure that pilots can make use of them.

N. America Wave Cover in N. Y.

Wave damage cover now is being offered by all fire companies in the North America group to owners of private dwellings in New York state. The group explains that this move is being made in response to public demand following introduction of such insurance in New Jersey. North America also has extended wave damage writing to insureds in Massachusetts and Rhode Island.

The cover is available through a coastal extended coverage endorsement broadened to include loss or damage due to waves or tidal water overflow. It is subject to a \$100 deductible, applying to wind cover as well as wave and tidal water cover.

German Issuance Up in May

Report of the military governor of the U. S. zone in Germany shows an increase in issuance of fire and motor vehicle liability policies during May and maintenance of favorable levels for theft and other liability. Compulsory insurance requirements in many localities are described as a cause of the premium upturn.

Don C. Campbell, formerly credit manager in the western department of the America Fore, who suffered an attack some months ago, is now recuperating in a hospital in Indiana, near where his mother lives. His department has been abolished and the work distributed among the underwriting departments. Mr. Campbell formerly was most loyal gander of the Illinois Blue Goose.

H. H. Moore to N. C. Adjusting Post

H. H. Moore, who was for over 15 years connected with Underwriters Adjusting and who resigned his position as general manager last February, has become associated with James C. Greene Co., of Raleigh, N. C., as assistant general manager in charge of fire, inland marine and aircraft lines. He will also engage in training adjusters in those lines.

Will Headquarter at Fayetteville

The head office is at Raleigh, but Mr. Moore will make official headquarters at Fayetteville. Other offices are at Wilmington, Durham, Greenville, Elizabeth City and New Bern. The firm is affiliated with the South Carolina adjusting firm of Calhoun, Clement & Greene.

Mr. Moore is a native of North Carolina, graduated in law at University of Chicago and received his license in Illinois. He was with Continental Casualty before starting with the Underwriters Adjusting in 1926.

Gifford to Iowa for National

W. A. Gifford has been appointed special agent in Iowa for National Fire. Before entering the army he was assistant underwriter in the Kansas service office and also assistant examiner in the western department. In the war he served in China with the army airway communication system.

National Fire is transferring Special Agent L. Christianson to the District of Columbia and Maryland and advancing Special Agent W. L. Collens of the eastern Pennsylvania field to succeed him in supervision of central Pennsylvania.

Kan. Candidates Visit Wichita

WICHITA—Frank Sullivan, Lawrence, and James F. Gardner, Arkansas City, the two candidates for the Republican nomination for Kansas commissioner, were in Wichita recently getting acquainted. Mr. Gardner, Northwestern National Life representative for several years, has been in the business since 1932 starting in Wichita with Equitable Society. Mr. Sullivan was in the insurance business prior to 1923 and has since held numerous state political appointments.

Riley F.C.A.B. Long Beach Head

B. V. Riley has been named manager at Long Beach, Cal. for Fire Companies Adjustment Bureau, succeeding M. B. MacLeod, deceased.

Mr. Riley entered the insurance business in 1922 as underwriter and claims manager for Cravens, Dargan & Fox for 12 years. In 1936 he joined Fire Companies Adjustment Bureau as manager at El Centro, Cal., and later was manager at Yakima, Wash., before entering the army.

U. S. Aviation Office Manager

Richard S. Brockway has been named office manager at Chicago for United States Aviation Underwriters. For the past five years Mr. Brockway has been in the home office, most recently in the personal plane department. His is a licensed pilot and a graduate of Cornell University.

The Chicago office is now in possession of a Globe-Swift plane for use in contacting agents and assureds.

Smith Named in East by Atlas

Atlas has appointed Ernest W. Smith special agent in eastern Pennsylvania, western Maryland and the District of Columbia.

Mr. Smith recently returned from overseas with the army. For some years prior to his service he was with the Middle Department Rating Assn. in Pennsylvania.

His office will be at 318 Walnut street, Philadelphia.

To Award Mileage, Attendance Cups at Denver Meeting

N.A.I.A. Competitions Suspended During War Period, to Be Revived

The California association mileage cup, awarded at annual conventions of the National Association of Insurance Agents to the state association, excluding California, showing the greatest combined mileage of members attending the convention, will be presented at the annual meeting at Denver for the first time since 1942. Convention restrictions during the war years made competition for it impractical.

The cup was made available by the California association at the Kansas City convention in 1941 after California had won the previous cup, with considerable pride but some embarrassment, at almost every annual meeting of the association before that date.

Des Moines Cup Reinstated

In 1941 at Kansas City the cup was awarded to the Florida association, and in 1942 at Chicago, to the New Jersey association. The distances from Denver to the various state capitals are used as the basis in computing the combined mileage.

Also to be reinstated at the Denver convention will be the Des Moines attendance cup, given to the state association having the largest number of members registered at the convention exclusive of the host state. This cup also has not been awarded during the war period.

Other Cups Are Listed

Other awards to be presented at Denver are the Woodworth Memorial, to the member who has performed the most outstanding work for insurance during the year; the Connecticut association membership cup to the state association recording the highest total of points on the basis of percentage membership increase, numerical increase, local board strength, low turnover and general membership and local board development; the Sparlin cup to the state association which has rendered the most single service to the American agency system during the year, and the A. M. Best golf trophy to the golfer with lowest score in the convention tournament.

Foreign Trade Council Protests Argentine Decree

The National Foreign Trade Council has protested formally to the State Department the decree of the Argentine government limiting operations of foreign insurers and requiring insurance on imports and exports to be placed with Argentine companies. It was pointed out that the decree is prejudicial to American interests, interfering with normal insurance protection of American property. In asking that representations be made to the Argentine government for withdrawal of the decree, the council pointed out that American companies would feel its greatest force, making it improbable they could continue to operate favorably.

Joins Liebrock Office

Harry Liebrock, who has returned from service in the navy, is joining the Chicago local agency of H. F. Liebrock & Co. He was formerly associated with the Chicago office of Great American Indemnity.

Questions and Answers In the Adjusting Field

The "Independent Adjuster," publication of the National Association Independent Insurance Adjusters, contains a feature edited by C. W. Tierney of Wagner & Glidden, Chicago, entitled "The Nut Cracker." In this section Mr. Tierney gathers interesting questions that arise in the adjusting field and

proposes the answers. Herewith are given the questions and answers that appear in a recent edition:

Question: To what extent would straight fire coverage attach on damage to buildings or contents, not afire or damaged by fire but in close proximity to a fire, resulting from water thrown

upon them presumably to prevent fire damage?

Answer: If the spread of fire to the property in question could reasonably be apprehended and water is used to prevent such spread, the water damage is generally considered to be a "direct loss or damage by fire" and is covered under a straight fire policy. This is so even though the fire is not in the insured building and never reaches it. Necessary elements are (1) a fire which menaces the insured property, and (2) a reasonable probability that the insured prop-

erty would be destroyed by fire if water were not used.

Products Liability

Question: Under a products liability policy, would claims arising out of damage to (a) false teeth, (b) a glass eye, (c) hair without injury to the scalp, be covered?

Answer: Unless a special endorsement is attached, the ordinary products form covers bodily injuries only. It has been fairly well established that false teeth and a glass eye are not a part of the body but are items of personal property. Hence, claims of this character would not be covered. The human hair, however, is an integral part of the body and damage to it would constitute a bodily injury even though the scalp is not involved.

Question: Would a physician's malpractice policy cover the liability of the doctor where a defective examination table breaks, throwing the patient to the floor? Likewise, would the policy cover liability for injuries to a patient who trips over a torn rug in the reception room?

Reception Room Furnishings

Answer: This type of coverage is grounded on malpractice, error, negligence or mistake arising out of professional services rendered or which should have been rendered. In examining or treating a patient, it would seem clear that a doctor is bound to provide proper equipment for use in connection with such service. Hence the injury caused by the defective examination table is apparently covered. The public liability policy would also attach so that it would be necessary to examine the "other insurance" clause in each policy to determine whether the malpractice cover pro-rates with, or is in excess of, the public liability coverage.

The furnishings of a physician's reception room, on the other hand, are an integral part of the professional service he renders and, where injuries result because of negligent maintenance of such equipment (in this case a defective rug) the malpractice policy would not cover. Because of the difficulty of severing the obligations of the malpractice carrier and the public liability carrier in numerous close cases, malpractice forms now in use have been expanded to include additional coverage for public liability.

Question: In an abstractor's liability policy, what would be the assured's rights relative to an error in the preparation of an abstract made prior to the inception date of the policy and when no insurance was in effect, if claim is presented against the assured until after the effective date of the policy?

Answer: The abstractor's liability form is a "discovery policy" and covers errors discovered within the term of the policy regardless of when the errors are committed. In applying the policy, the assured usually warrants that he has no knowledge of any circumstances which might give rise to a claim. Assuming that this warranty has not been breached and the error is actually discovered, for the first time during the currency of the policy, the assured's liability would be fully covered.

Orthopedic Shoes

Question: An accident and health policy provides that, if the assured suffers an accidental injury "which is solely and independently of any cause within 26 weeks from the date of the accident causing such injury, or of the medical or surgical treatment," the company will "pay the actual cost of such treatment." Assume that the assured accidentally fractures his leg and, in the ambulatory stage, the doctor prescribes the use of an orthopedic shoe. Would this be compensable under the wording quoted?

Answer: This is a subject about which there is a great difference of opinion among adjusters. However, it is the opinion that, if the shoes are reasonably necessary to effect a cure, the

(CONTINUED ON PAGE 13)



Member Companies

GREAT AMERICAN INSURANCE COMPANY

GREAT AMERICAN INDEMNITY COMPANY

AMERICAN ALLIANCE

AMERICAN NATIONAL

COUNTY FIRE

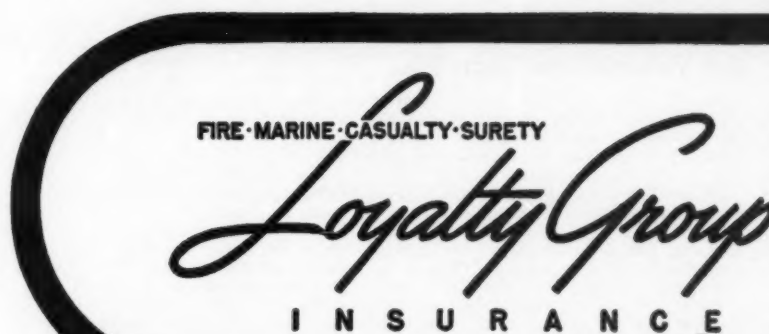
DETROIT FIRE AND MARINE

NORTH CAROLINA HOME

ROCHESTER AMERICAN

MASSACHUSETTS FIRE AND MARINE

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FINANCIAL STATEMENTS DECEMBER 31, 1945

VALUATIONS ON BASIS APPROVED BY NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Companies	Capital	Total Admitted Assets	Liabilities (except capital)	Surplus to Policyholders
Firemen's Insurance Company of Newark, N. J. <small>Organized 1855</small>	\$9,397,690.	\$54,848,473.	\$31,764,718.	\$23,083,755.
The Girard Fire & Marine Insurance Company <small>Organized 1853</small>	1,000,000.	6,412,691.	3,691,439.	2,721,252.
National-Ben Franklin Fire Insurance Company <small>Organized 1866</small>	1,000,000.	5,891,844.	3,233,665.	2,658,179.
The Concordia Fire Insurance Co. of Milwaukee <small>Organized 1870</small>	1,000,000.	5,981,590.	3,232,950.	2,748,640.
Milwaukee Mechanics' Insurance Company <small>Organized 1852</small>	2,000,000.	15,712,261.	8,759,027.	6,953,234.
The Metropolitan Casualty Insurance Co. of N. Y. <small>Organized 1874</small>	1,500,000.	16,207,622.	11,082,112.	5,125,510.
Commercial Casualty Insurance Company <small>Organized 1909</small>	1,000,000.	16,497,745.	10,952,765.	5,544,980.
Royal Plate Glass and General Ins. Co. of Canada <small>Organized 1906</small>	100,000.	357,392.	1,384.	356,008.

Pittsburgh Underwriters - Keystone Underwriters

PACIFIC DEPARTMENT
220 Bush Street
San Francisco 6, Calif.

SOUTHWESTERN DEPARTMENT
912 Commerce Street
Dallas 2, Texas

HOME OFFICE
10 Park Place
Newark 1, New Jersey



CANADIAN DEPARTMENTS
465 Bay St., Toronto, Ontario
535 Homer St., Vancouver, B. C.

WESTERN DEPARTMENT
120 So. LaSalle Street
Chicago 3, Illinois

FOREIGN DEPARTMENT
111 John Street
New York 7, New York

Ia. Reverses Stand on Term Reserves and Fur Policies

DES MOINES—The Iowa department has issued an interpretation of its ruling on the so-called "Russian plan" with a major change made relative to premium reserves. The department held that hereafter the companies need to maintain a premium reserve on a term policy only on premiums actually collected with the exception that a reserve shall always be maintained on the premium for the current year for which the policy is in force whether collected or not. Previously the department had held that the reserve should be for the entire five years.

The department in issuing the new interpretations of its rulings on the plan, said it was fully to inform the companies and agents and was preliminary to action for enforcement. The department pointed out it had received complaints of frequent violations.

The Iowa department also has modified its position on furrier's customers

floaters policy and similar contracts which previously had been held as discriminating.

Effective immediately, the department will approve a policy written for a bailee, covering the interests of the bailee and one or more unnamed bailors during the period the subject of bailment is in the custody or under the control of the bailee; provided that a certificate or receipt shall be issued to the bailor. The department requested that forms previously rejected be resubmitted for consideration.

Hail Record Good So Far But Volume Less Than '45

In all probability, the hail insurance premiums will not reach last year's record although some companies are ahead. Grain in Texas has been harvested and that in Oklahoma, Kansas and Missouri will soon be safely in the shock. The acreage was about the same as last year, the yield will not be as abundant because of the drought early in the year followed by a wet season. Then there had been the usual run of insects, etc.

All in all, however, hail insurance men believe that the record of the year will

be fairly satisfactory. Texas is one of the great hail producing states although some companies are afraid of it. Even many of those writing grain will stay away from the fruit belt. They do not want to issue hail policies on fruit.

Fight to Prevent U. S. "Comp" Unit Transfer Seems Lost

WASHINGTON—The fight of stock and mutual interests to defeat President Truman's reorganization plan for abolishing the social security board and U. S. employees compensation commission and transfer of their functions to the federal security agency, appears to have been lost.

The Senate committee on judiciary voted to report adversely Senator McCarran's resolution to reject the plan. Favorable committee action on the resolution had been expected, followed by its Senate adoption. The House took such action about two weeks ago.

While Senate passage of the resolution was still theoretically possible, it was believed it is difficult to overcome the adverse committee report. Deadline for disapproval of the reorganization plan by both houses is July 16.

Field Men Are Becoming Appraisal Experts

Many field men have had to become appraisers even in a limited way. The main problem with local agents now is to keep assured properly safeguarded so that the coinsurance clause will not come into action. Probably the majority of the field men have never had appraisal experience but they immediately began to take lessons from their engineering department and from books on the subject. Now some of them have become quite expert or at least they have the ability to estimate values approximately. Some have had to hold their regular work in abeyance because of the demands made on them by local agents for appraisals.

Lloyds Does Brisk Trade in Depreciation Cover

London Lloyds brokers have been doing a brisk business in writing depreciation insurance in many sections. Some very large amounts have been placed. Lloyds takes into consideration the possibility that the actual value insurers may be strong in their demands for depreciation charges when they know that Lloyds is insuring the depreciation, but that is not deterring Lloyds from going ahead. Lloyds seems to have no hesitancy about handling this cover.

American stock companies have little stomach for depreciation insurance even where it may be written under the law and regulations. Lloyds has an advantage in that it can pick and choose its risks without fear of incurring agency wrath. American insurers apparently fear that the cover could get out of bounds and in the hands of every Tom, Dick and Harry the moral hazard potential would be immense.

New Ontario Association

A new association, the Haldimand Insurance Agents Association, has been formed in Ontario. President is W. J. McCarthy, Hagersville; vice-president, Miss H. J. McGregor, Caledonia, and secretary, G. W. Walker, Jarvis.

Roderick Philpot has been elected president of the Fort William association. Vice-presidents are Ed Riley and J. F. Spencer; secretary, N. T. Owens. R. J. Cottrell has become secretary of the Cornwall association, succeeding L. Tallon.

William A. Eastman & Co., Seattle local agency, has moved to 410 Green building.

Berge Talk Takes Sting from Tom Clark's Flareup

Views expressed by Wendell Berge, assistant U. S. Attorney General in charge of the anti-trust division, at the recent meeting of the New England Associations of Insurance Agents have helped considerably to dissipate the concern among insurance people that was generated by Attorney General Clark's remarks at Atlantic City some weeks ago.

The reasonable and non-threatening attitude displayed by Mr. Berge is regarded as encouraging. Since Mr. Berge would hardly have made such an important address without making sure he wasn't talking at variance with the policy of his chief, the presumption among insurance men is that Mr. Berge's Poland Spring speech more nearly reflects the Attorney General's present attitude than do the sharply hostile comments he made a couple of months ago about P.L. 15 and the "unlawful practices" it permits pending expiration of the moratorium.

According to the grapevine, Mr. Clark was momentarily irked because certain insurance leaders whom he had invited to sit down with him and discuss the whole subject of insurance and the anti-trust law had turned down his invitation. Whatever the cause, the heat with which Mr. Clark spoke and his subsequent refusal to interpret his remarks seemed to indicate a brief flare-up rather than a declaration of Department of Justice policy. Mr. Berge's talk seems more of the nature of the department's considered attitude.

COMMENT OF E. W. SAWYER

NEW YORK—Asked for comment on Mr. Berge's talk, E. W. Sawyer, general counsel National Assn. of Insurance Brokers and National Assn. of Casualty & Surety Agents, said he thought the talk "made a lot of sense."

Mentioning the section in which Mr. Berge stated that the extent to which the states shall "regulate" rate-making practices is for their own determination, Mr. Sawyer said this confirms the view expressed by many in the insurance business.

In his recent book, "Insurance as Interstate Commerce," Mr. Sawyer said the sound assumption was that the purpose of state regulation of the insurance business is protection of the public interest and that as long as the regulatory rules of a state adequately protect the public welfare, insurance business conducted in accordance with these rules "regulated by state law."

Walter Baumhufner, marine special agent for Home, returned to Denmark from Paris, where he has been stationed for two years in the army.

CASUALTY ACTUARY

One of the growing Casualty Companies needs a man who has had casualty actuarial experience especially in the Auto Liability and Property Damage lines. This Company has many things in its favor and a good man would have an excellent position with them.

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O.P.A. Demise Causes No Insurance Flurry

Not Even in Whisky Is There Rush for Cover

NEW YORK—Little effect on the insurance business is expected to result from the ending of O.P.A. In certain lines prices may spurt for a time, which will call for readjustment of insurance to maintain coinsurance requirements. But aside from making it even more necessary that agents arrange enough insurance to cover insured's values, no radical adjustment seems to be necessary.

If rent control is not reapplied, by the

states and cities or by the federal government, the greater earnings of such properties will increase their value and call for more fire insurance. More rent insurance would then be needed. Prices were going up under O.P.A., and many insured needed additional use and occupancy to cover higher potential earnings.

OPA ceilings had a stabilizing effect on automobile loss adjustments, though the ceilings did not apply with any legal force to such settlements. The end of OPA therefore will make little or no difference in this field. Adjusters expect to follow the procedure they have followed for the past three years. Smart customers knew that the insurance company could not stand on OPA ceilings, and now everyone knows it.

However, prices are not likely to go up much. Late model cars—1940, 1941 and 1942—are going on to the used car lots in considerable quantity. Owners recognize that though motor car production has not been what it was hoped to be, prices cannot stay up much longer at the high level of the past six months. Many persons are selling to take advantage of the high prices while they last. Enough new cars are going on the road to bring prices of 1941-1942 models down to new car levels or lower in a few weeks. In the next month the

insurers may have to argue with some insured, but not much longer than that.

No Flurry in Whisky Line

Although a good many insurers anticipated that there would be a wave of demand for increased authorizations on whisky when OPA ceilings went off, at least to this point there has been no such development. There has been no request for increased limits of coverage on the part of the big distillers due to the demise of OPA although at least one of the small operators did solicit a very heavy increase on the basis of values that most of the insurers regarded as fantastic and some of the insurers already on the line asked to be left out.

Had a demand for sharply increased cover eventuated it would have been very difficult to meet. Seagram was in the market a few weeks ago for heavy limits to cover additional whisky and it was extremely difficult for the brokers to satisfy that requirement.

The whisky form specifies that loss settlements shall be at market value not exceeding OPA ceilings. With OPA out, that means apparently simply that market value will prevail, but what that may be at this juncture seems to be anyone's guess.

F.C.A.B. has appointed **Lloyd H. Yellott** as adjuster in charge at Hagerstown, Md. He succeeds **Robert W. Sillery**, who has rejoined the staff at Washington, D. C. Mr. Yellott was appointed staff adjuster at Hagerstown in 1936.

The H. H. Tamplin agency at **Troy, O.** has been sold to **Wesley B. Debbs**.

Convention Dates

July 19-20, West Virginia Agents, annual, Stonewall Jackson Hotel, Clarksburg.

July 29-31, International Federation Commercial Travelers, Jasper Natl. Park.

Aug. 8-10, Georgia Agents, annual, General Oglethorpe Hotel, Savannah.

Aug. 12-13, Oregon agents, annual, Portland.

Aug. 15-16, Washington agents, annual, Tacoma.

Aug. 20-22, Blue Goose, grand nest, New York.

Aug. 29-30, Upper Peninsula (Mich.) Agents, summer meeting, Douglas Hotel, Houghton.

Aug. 26-27, Montana Agents, annual, Finlen Hotel, Butte.

Aug. 29-30, Minnesota Agents, annual, Hibbing.

Sept. 4-6, Michigan agents, annual, Gratiot Inn, Port Huron.

Sept. 4-6, International Assn. Insurance Counsel, annual, Wernersville, Pa.

Sept. 6-7, Pennsylvania agents, annual, Penn Harris Hotel, Harrisburg.

Sept. 6-7, Missouri Agents, annual, Muehlbach Hotel, Kansas City.

Sept. 9-10, Ohio Agents, annual, Columbus.

Sept. 9-10, International Claim Assn., Chateau Frontenac, Quebec.

Sept. 11-13, Alabama agents, annual, Tutwiler Hotel, Birmingham.

Sept. 15-20, Assn. of Superintendents of Canada, Nova Scotia Hotel, Halifax.

Sept. 16-17, Illinois Agents, annual, Pere Marquette Hotel, Peoria.

Sept. 17-18, Iowa Agents, annual, Montrose Hotel, Cedar Rapids.

Sept. 22-26, National Assn. of Insurance Agents, Brown Palace Hotel, Denver.

Sept. 20-Oct. 2, Bureau Personal A. & H. Underwriters, annual, Stockbridge, Mass.

Oct. 2-4, Kansas Agents, annual, Wichita.

Oct. 10-11, Tennessee agents, annual, Hotel Peabody, Memphis.

Oct. 10-11, Wisconsin Agents, annual, Hotel Schroeder, Milwaukee.

Oct. 14-16, National Assn. of Mutual Insurance Agents, annual, Hotel New Yorker, N. Y.

Oct. 20-21, Massachusetts Agents, annual, Worcester.

Oct. 22-23, Indiana Agents, annual, Claypool Hotel, Indianapolis.

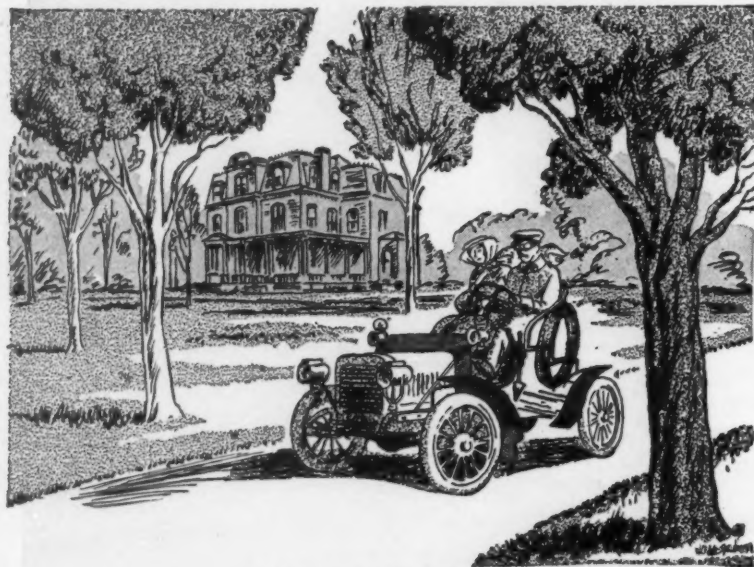
Oct. 28-31, Insurance Section, American Bar Assn., Atlantic City.

Oct. 28, Rhode Island Agents, annual, Providence Biltmore Hotel, Providence.

Oct. 28-29, California Agents, annual, Fairmont Hotel, San Francisco.

Dec. 5-6, American Management Assn., insurance conference, Drake Hotel, Chicago.

Dec. 9-11, N.A.I.C. midyear, Hotel Commodore, New York.



EARLY MOTORING

The automobile was not the invention of one but of many men. No other industry has grown faster or caused greater changes in American life. In 1893, only one American automobile was exhibited at the Chicago World's Fair. While only a few names were to live, hundreds of manufacturers hurried into the new business. The competition in improvements grew keener; between 1902 and 1907, 287 firms withdrew from manufacturing, while 322 other firms were formed. The industry felt the panic of 1907 but continued to grow. By 1925 it had taken first rank among the country's manufactures, producing 87.5 per cent of the world's automobiles. Among the early makes

which survived were: Ford, Olds, Packard, Cadillac, and Buick. Detroit, well-situated for receiving supplies and for distribution, has long been the country's leading automobile manufacturing city.

** * **
Detroit . . . the center of the nation's automobile industry . . . coupled with other large manufacturing establishments . . . soon became a logical site for one of Appleton and Cox branch offices. An ever-increasing group of agents are constantly bringing their ocean and inland marine problems to it for solution. If you are not one of this group, make it a point to join them the next time you need marine insurance advice or assistance.

Appleton & Cox
INCORPORATED
OCEAN AND INLAND MARINE UNDERWRITERS
111 John Street, New York
BRANCHES IN PRINCIPAL CITIES

Complete Card for W. Va. Annual Parley Next Week

The program has been completed for the annual meeting of the West Virginia Assn. of Insurance Agents at the Stonewall Jackson Hotel, Clarksburg, July 19-20.

The afternoon of July 19 there will be an address by President C. V. Feller of Mullens; C. T. McHenry of Charleston will report as secretary and Wallace Rodgers of the National Assn. of Insurance Agents will speak.

At the banquet that evening, Col. Louis A. Johnson, former assistant secretary of war, and prominent figure in fire insurance legal circles, will be the principal speaker.

At the session the morning of July 20 messages will be given by Commissioner Sims, R. D. Watts of Beckley, chairman of a special committee and the other committee chairmen will report. The luncheon speaker will be Ralph Alexander, deputy commissioner of Pennsylvania, who will talk on agency qualifications.

National Board Reports on Plastics Fire Hazards

NEW YORK—The National Board has issued its first research report, which deals with fire hazards of the plastics industry. The greatest potential hazards in the industry are the combustible process dusts inherent in many operations in dry powder processing and the handling of large quantities of flammable liquids. The report points out that there must be particular concern for the smaller and more numerous producers and fabricators of finished consumer articles. These concerns will continue to grow in large numbers and they cannot ordinarily maintain safety departments within their limited organizations.

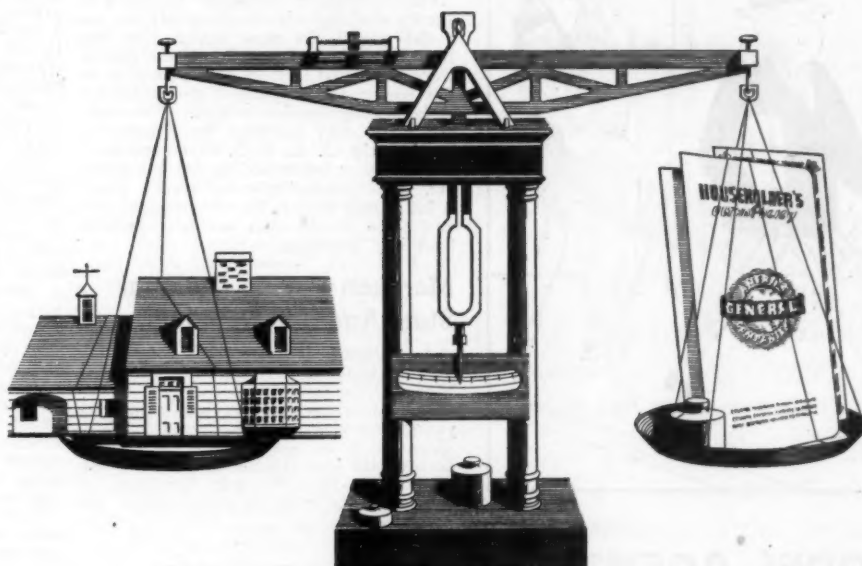
The report lists publications on dust control and the measures developed within the plastics industry for the control of dusts. In addition to these measures a constant inspection service throughout the plant by engineering and safety department personnel will go far to assure safety, the report says.

As to flammable liquids, particular attention must be given to their properties. Some may, if mixed with water, become diluted to the point where they are not flammable. Others, by floating on the surface, may spread the fire. The report describes methods used for controlling the flammable liquid hazard and lists publications telling how to safeguard such materials.

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GENERAL CASUALTY COMPANY OF AMERICA
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Three Producers Groups Strive in Rating Field to Avoid Disagreement

NEW YORK—The move of the three producers groups to hold occasional informative discussions of rating legislation is for the purpose of determining if there is not common ground on which there can be cooperation, or at least there will not be disagreement. There is no intention in these gatherings to reach agreement on any of the points that may come up, but to discuss particular steps to see if objectives of the three groups are not the same. The concern is to do what can be done to

carry out the obligations imposed by public law 15 in the interests of the public. One of these obligations, the producers feel, is to keep competition open, to avoid too tight a control, not to go beyond the real needs of the situation so far as the public is concerned. The consultative bodies are National Assn. of Insurance Agents, National Assn. of Casualty & Surety Agents, and National Assn. of Insurance Brokers.

Report Material Increase in PPF Losses Recently

Companies writing inland marine insurance state that losses under personal property floaters have increased

materially in recent weeks. There have been many claims on jewelry and furs. The fire company people state that their ratios have gone upward since the casualty companies brought out a rather wide open theft policy which covers mysterious disappearance. Perhaps the claim ratio also has been advanced by reason of more traveling recently and vacation trips.

Local agents have steamed up and are soliciting prospects assiduously, especially at this time of the year. While some adjusters claim that there is an attempt to impose on companies on such losses, the more general feeling is that they are due for the most part to carelessness and indifference. People are not watching their possessions as well as they should.

Weigh Pros and Cons of Company-Owned Printing Plants

Metropolitan Life's recent sale of its printing plant has evoked some discussion of the pros and cons of an insurance company doing its own printing as opposed to having it done outside. The fact that the world's largest insurance company has decided, after many years of operating its own plant, to go over to the other basis, must weigh heavily with any who may be considering making a switch from either basis to the other, though of course there may have been special factors in Metropolitan's decision that would not apply to other companies.

Theoretically a company-owned plant can operate more economically than farming the work out to a commercial printer because of not having to make a profit. It also has other advantages. It can push through a rush job, side tracking everything else in the shop, if necessary. It can be integrated with the home office's operations so as to carry into effect exactly what the home office people develop.

The chief drawback of a company-owned plant is that it must be kept busy steadily if its overhead is not to get out of bounds. Its most vulnerable point is inability to resist pressure for rush jobs. Suppose an executive decides he needs a special job of printing done in a hurry. A commercial printer might as a particular favor to a good customer agree to turn out the job in three days. The company-owned plant, faced with the same exigency, can shove everything else aside and finish the job the same afternoon. The commercial printer could do it too, of course, but it would mean antagonizing other customers whose work was delayed, besides running up costs by reason of throwing the shop's routine out of gear.

The necessity of responding to home office pressure for rush jobs can severely handicap the company-owned plant as an economical proposition. Printing plants depend for economical operation not only on a steady volume of work but on its going through the plant in the established routine. When this routine is upset to give the green light to a special rush job the added cost is difficult for anyone outside the printing business to appreciate.

Probably the most effective way to hold down the extra expense due to rush jobs is to have the company's printing plant under the jurisdiction of an executive of sufficient rank and with sufficient interest in running the plant economically so that the plant's manager can resist the pressure for all rush jobs except those of genuine importance. Otherwise the natural tendency is for each home office executive with a rush printing job to seek special treatment for it.

N. Y. Underwriters Names Morhard St. Louis Manager

New York Underwriters has appointed Carl A. Morhard, formerly state agent in southern Illinois and eastern Missouri, manager of the St. Louis territory. Oscar W. Schowalter, special agent, becomes state agent, and Dryden Small is named special agent. Mr. Morhard has been with the company 26 years, starting at the home office, working in the underwriting department, and going into the Michigan field. He has been in his present territory eight years. Mr. Schowalter has been with the company four years after experience with the Missouri Inspection Bureau and Mr. Small formerly was with the bureau.

Robert E. Corotis, recently returned from the army, has been named sales director of Town & Village Insurance service at Columbus. He served as office manager before entering service. He will supervise recruiting and sales training work in both Ohio and Pennsylvania.

The John T. Chappell, Jr., agency of Richmond, Va., moved into larger offices in 104 Hillcrest building.



MEET THE MODEL AGENT!

Who doesn't worry about complete coverage for himself as long as his clients are properly covered... meaning the latest thing in Phoenix-London policies, of course. Maybe a little lapse in memory now and then, but no lapsing of clients' policies. He'd never let them get caught short... their interests always come first.

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PHOENIX ASSURANCE CO., Ltd.
IMPERIAL ASSURANCE COMPANY
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UNITED FIREMEN'S INSURANCE CO.
TEE UNION MARINE & GENERAL INSURANCE CO., Ltd.
LONDON GUARANTEE & ACCIDENT CO., Ltd.
PHOENIX INDEMNITY COMPANY



Crocker Claims Service Expands Neb. Network

Crocker Claims Service of Omaha has opened a new office at Norfolk, Neb., under the management of Harry W. Williams. He has just returned from service in the counter-intelligence corps in the Islands and in Japan. Before the war he was manager of Crocker Claims Service at Lincoln. The Norfolk office is in the Bishop block. The firm has a well integrated setup in Nebraska.

Francis J. Vlach has returned to the Crocker firm after four years in the army. He was a lieutenant and served in the European theater. He was with the Crocker firm 14 years before the war. He will be located at Omaha.

Crocker Claims Service now has eight full-time claim men at Omaha, two each at Grand Island, Lincoln, North Platte and Scottsbluff in addition to Mr. Williams at Norfolk.

The Insurance Women of Decatur, Ill., have elected as president Mrs. E. Faye Jackson, Wolverine; vice-president, Miss Florence McConnell, Sanks agency; secretary, Miss Elsie Siebert, Nicholson, Clark & Co., treasurer, Miss Jean Fulk, Best agency.



FAMOUS SYMBOLS OF SERVICE

The mortar with its pestle, since the dawn of medicine, has been a symbol of the apothecary who faithfully compounds prescriptions. The Northern Assurance seal signifies adherence to the principles of SOUND INSURANCE PROTECTION.

THE NORTHERN ASSURANCE CO. Ltd.

FIRE AND ALLIED LINES, AUTOMOBILE INLAND
MARINE · REPORTING FORM · FLOATER CONTRACTS
NEW YORK · CHICAGO · SAN FRANCISCO



NEWS OF FIELD MEN

Stingle and Corey Head Missouri Field Groups

New officers of the Missouri Fire Underwriters Assn. are: President, Fred L. Stingle, America Fire, Kansas City; vice-president, Thomas F. Collins, Phoenix of Hartford, St. Louis; secretary-treasurer, Leo B. Gribble, Royal, Kansas City (reelected).

A. L. Corey, Travelers Fire, St. Louis, was elected president of the Missouri Fire Prevention Assn. Vice-president is Alex B. Young, Hartford Fire, Kansas City. Robert L. Bolling, Sun, St. Louis, was reelected secretary.

Hanway Texas Blue Goose Head

George Hanway, independent adjuster, Dallas, has been elected most loyal gander of the Texas Blue Goose. Albin Haynes, retired executive of the Texas Inspection Bureau, who has been welder since the organization of the pond, was elected welder emeritus. Charles Blandford of Trezevant & Cochran will become the active welder. Ed Wright, National Union, and Earl Holt, Home, were chosen supervisors; Palmer Brice, Cotton Fire & Marine Underwriters, guardian, and Judd Stiff, Hartford, keeper. Walter Boston, retiring most loyal gander, and Mr. Hanway were chosen grand nest delegates with Charles Beale, Yorkshire, and Barney Vanston, general agent, as alternates.

Utah-Idaho Blue Goose Elects

SALT LAKE CITY—At the annual meeting of the Utah-Idaho Blue Goose, R. L. Salmon, Agency Company of Salt Lake City, was elected most loyal gander, succeeding H. S. Morr, Pacific Board; Francis C. Bromley, Nichols Adjustment Bureau, supervisor; Frank Benson, Benson Corp., custodian; A. R. Busch, Home, guardian; C. W. Lundquist, Royal-Liverpool, keeper, and David Evans, Fire Companies Adjustment Bureau, welder. Four candidates were initiated and one reinstated.

The following day more than 80 ganders, their wives and guests, attended the annual outing near Heber City, Utah.

Kenney Succeeds Earp in Illinois for Glens Falls

Glens Falls group has transferred Special Agent L. A. Kenney, Jr., from south-Illinois, excluding Cook county. Mr. Kenney is taking over the territory formerly supervised by Special Agent Forrest M. Earp, resigned. His Pennsylvania territory is being added to that of Special Agent Paul L. Hite, who handled it when Mr. Kenney was in the navy.

Mr. Kenney joined Glens Falls following graduation from Dartmouth. He was later assigned to Ohio as a special agent, and a year later transferred to western Pennsylvania to have charge of missioned in the navy in 1943. His headquarters will be in the Jefferson building, Peoria.

Averill in Maine for Aetna

Roswell P. Averill has been appointed a special agent of Aetna Fire in Maine. He will be associated with State Agent Harold M. Estabrook and will have headquarters at 415 Congress street, Portland.

Mr. Averill is a graduate of the University of Maine and attended Harvard business school. Before the war he was with a general agency in Maine and later with Factory Association inspection force for four years.

Pearson to Cal. for Fire Assn.

Fire Association has named Gil P. Pearson as special agent for northern California and western Nevada with headquarters at Sacramento. He replaces Earle B. Kerrigan, who has resigned to return to F. C. A. B.

Mr. Pearson started in 1938 at the head office of Fire Association. After five years in the army and having advanced from private to captain, he returned to the Fire Association last January to enter training school.

To Resume Wis. Inspections

MILWAUKEE—After several years of inactivity the Wisconsin State Fire Prevention Assn. has decided to resume its program of risk inspection and other fire prevention work throughout the state. At a meeting here, Eli Shupe, Home, was elected president; W. W. Ferguson, Queen, vice-president, and Victor A. Penn, Caledonian, secretary-treasurer.

Farrell with G. & R. in S. Cal.

Ralph Farrell has been appointed special agent of Globe & Rutgers and American Home for southern California. Previously he had been with the Pacific Board, Fire Association and Hinchman, Rolph & Landis.

General Makes Coast Change

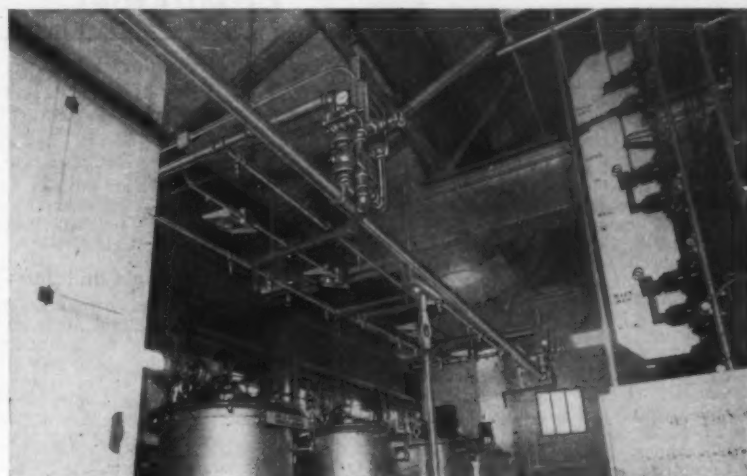
William Howell has resigned as special agent at Medford, Ore., for General of Seattle. He has acquired an interest in the LeCocq & Simonarsan agency of Lyden, Wash. He is succeeded with General by R. M. Alexander, who has been released from service.

Zoller to Buffalo Post

Robert W. Zoller has been appointed special agent for Great American in western New York. He takes the place of Leonard O'Neill, who has been appointed agency superintendent in the New York City department. Mr. Zoller's headquarters are at Ellicott Square, Buffalo. He has been with Great American since 1927 and after serving in the marine corps, returned to his former position as special agent in suburban New York.

Ressler Elected Ind. Group Head

The Indiana Fire Prevention Assn. has elected Ed. P. Ressler, National Fire, president; Ed. McMahon, Corroon



REGULATED Automatic PROTECTION

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FOR VOLTAGE REGULATORS

Oil-filled electrical equipment such as transformers, voltage regulators, switches and the like demand regulated fire protection at all times.

These electrical installations are the work-horses of industry. Their failure can well spell the break-down in the continuity of plant production.

Far-sighted engineers are demanding "Automatic" FIRE-FOG protection for all types of flammable liquid fire hazards. They know well, the amazing effectiveness of this automatic... quick action fire quenching water spray and the results of this protection are written into the records of all leading Fire Insurance Bureaus.

Investigate the advantages of "Automatic" FIRE-FOG protection for your specific fire protection problem. There's no obligation.



THE SUPROTEX® SPRINKLER SYSTEM

A famous member of the "Automatic" Sprinkler Family. Designed particularly for use in manufacturing, mercantiles, warehouses, churches, schools, offices, hospitals, piers and other establishments where positive fire protection is a must.

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"Automatic" Sprinkler designs, manufactures and installs a complete line of fire protection devices and systems for all types of fire hazards. Listed by Underwriters' Laboratories, Inc., and approved by Factory Mutual Laboratories

Property Facts Are Basic

The starting point for sound solution of problems of Insurance, Income Taxation, Re-conversion, Accounting and Finance is an accurate knowledge and record of Property Facts.

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DEPRECIATION STUDIES

& Reynolds, vice-president; Wilbur Scott, Home, secretary-treasurer.

Carter Bowser, Indiana fire marshal, expressed appreciation for cooperation of the association with his department. J. W. Byrne, American, is retiring president.

Award Ind. Life Memberships

At the annual meeting of the Indiana Blue Goose, life memberships were awarded to Eugene H. Johnson, who has retired as Indiana special agent of Home, and Frank B. Fowler, chairman of Indiana Lumbermen's Mutual. Mr. Johnson joined the Indiana pond in 1911 and Mr. Fowler in 1908.

Elected as delegates to the grand nest meeting were Irving Williams, Rough Notes Co., most loyal gander, and E. Paul Carson, Continental, supervisor. Alternates elected are H. B. Skelton, Rough Notes, and Don G. Kaga, Secured F. & M., immediate past most loyal gander.

Completion of the incorporation of the Indiana pond was reported by V. M. Armstrong and Hugh E. Reynolds, attorneys. Mr. Reynolds and Mr. Kaga were elected directors, to serve with the officers.

Vaile Joins Washington Agency

WASHINGTON—C. L. Vaile, who has been manager for Massachusetts Bonding here for the past 12 years, has resigned to become a member of the agency firm of Roberts & May. The agency will now be known as Roberts, May & Vaile. C. F. Roberts and M. L. May are the other partners.

U. S. Chamber Names Jacobs, Lee

WASHINGTON—Carl N. Jacobs, Hardware Mutual Casualty, Stevens Point, Wis., and Laurence F. Lee, Peninsular Life, Jacksonville, Fla., have been named to the executive committee of the U. S. Chamber of Commerce.

William C. Kenney, head of the Kenney Co., one of the largest local agencies in St. Paul, had a narrow escape from drowning at Lake Pomme de Terre in Minnesota. While swimming near his summer home on the lake, Mr. Kenney was seized with cramps and was dragged from the lake by three passersby. He was revived after a half hour's artificial respiration.

COMPANIES

Gen. Cousins Founders V. P.

LOS ANGELES—Maj. Gen. Ralph P. Cousins has been elected vice-president, secretary and a director of Founders F. & M.

Gen. Cousins recently retired from the army air forces. Throughout the war he was commanding general of the western flying training command, with headquarters at Santa Ana, Cal.

New Ind. Lumbermen's Building

State Life of Indiana, owner of the Reserve Loan Life building at Indianapolis, has sold the building to Indiana Lumbermen's Mutual for about \$600,000. The property has 135 feet of frontage and is 195 feet deep. The 4-story structure was built by Reserve Loan Life. State Life has owned it since 1943.

Wells Joins Fireman's Fund

SAN FRANCISCO—Benjamin S. Wells has been named general auditor of the Fireman's Fund group, succeeding A. H. Hall, who resigned to join the new Founders F. & M. of Los Angeles. Mr. Wells has been senior examiner in the California department.

NEW YORK

LAW FIRM IN NEW QUARTERS

Rein, Mound & Cotton, law firm specializing in the representation of insurance companies, has moved to 116 John street, New York City, taking space on the 33rd floor formerly occupied by the Fire Companies Adjustment Bureau. The new telephone number is Barclay 7-2220.

The firm has had its office at 85 William street since it was established in 1941 and before that the senior partner, Norman S. Rein, had his office there from 1930 to 1941. He has been in practice in New York City since 1926. The other partners are Maurice Mound and Bert Cotton.

EXCHANGE RULE CHANGES

The executive committee of the New York Fire Insurance Exchange has

called a special meeting July 24 to consider several revisions in the rules for company representation, non-intercourse and rates, rules and forms.

Among the recommendations are: Elimination of the provision that no agency shall represent any company not a signatory to the exchange agreement.

Deletion of restrictions and requirements relative to transaction of business with brokers.

Change from 80% to "majority" the vote requirement for changes in basic schedule, base rate or minimum rate. Rates are defined as those subject to deviation or policy dividends pursuant to rating laws.

St. Louis Pilots Sell Aviation Cover by Plane

Laclede agency in St. Louis is represented by five pilots who sell aviation insurance by plane to airport managers in Missouri and Illinois. L. R. Felker, agency president, hit upon the idea of taking on airmen as agents to write aviation. He felt that experienced brokers wouldn't do so well at handling the peculiar aviation problems. He ran an "ad" in a local paper asking for young men with aviation experience and got 125 answers. All five of the men he picked are former pilots in the service who hold commercial licenses. The flying salesmen rent airplanes and take two man trips several days a week. The agency reports there is less resistance on the part of airport managers to the agents with wings than to salesmen who do not speak their language.

Granted Lloyds Authorization

Chavanne & Pepich, who operate the Anchor Agency, Chicago, have been appointed direct writing agents at London Lloyds through L. Hammond & Co., London. Their authorization includes all covers except fire and life. They have world-wide binding powers and issue cover notes there.

William Gray, representative of the Hammond firm, has been in Chicago, installing Chavanne & Pepich.

George B. Leonard general agency of Atlanta has been named general agent for Pacific National in Georgia and Alabama.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So La Salle St., Chicago, June 24, 1946

	Par	Div.	Bid	Asked
	Par	Div.	Bid	Asked
Aetna Cas.	10	3.00	97	100
Aetna Fire	10	1.80	57 1/2	59
Aetna Life	10	1.60	58	60
Amer. Alliance. 10	1.00	23	24 1/2	
American Auto. 4	.80	34 1/2	36	
Amer. Cas.	10	.60	11 1/2	12 1/2
Amer. Equitable 5	1.00	22	23 1/2	
Amer. (N. J.)..	2.50	.70	20	21
Amer. Surety ..	25	2.50	71	73
Balt. Amer.	2.50	.30	7 1/2	8 1/4
Boston	10	2.10	65	67
Camden Fire ..	5	1.00	23 1/4	24 1/4
Contl. Cas.	10	2.00	50	52
Cont. N. Y.	10	2.00	54	55 1/2
Fidelity-Phen..	10	2.20	58 1/4	59 1/4
Fire Assn.	10	2.50	61	64
Fireman's (N.J.) 5	.50	14	15	
Fireman's Fund 10	3.00	112	117	
Franklin Fire..	5	1.00	25	26 1/2
Glens Falls ...	5	1.85	55	57
Globe & Repub. 5	.50	10 1/2	11 1/2	
Gt. Amer. Fire. 5	1.20	31	32 1/2	
Hanover Fire..	10	1.20	29 1/2	31
Hartford Fire..	10	2.50	125	128
Home (N. Y.) ..	5	1.20	31 1/4	32 1/4
Ins. Co. of N. A. 10	3.00	103 1/2	105	
Maryland Cas..	1	.20	20	21
Mass. Bonding. 12.50	4.00	92	95	
Natl. Cas.	10	1.25	24 1/2	26 1/2
Natl. Fire	10	2.00	67	69
Natl. Liberty..	2	.30	7 1/4	8
Natl. Un. Fire..	20	5.00	190	200
New Amst. Cas. 2	1.00	32 1/2	34	
New Hamp. ...	10	1.90	52 1/2	54 1/2
North River ...	2.50	1.00	23	24 1/2
Ohio Cas.	5	.80	36	38
Phoenix Conn..	10	2.00	86	89
Preferred Acc..	5	.80	14 1/2	15 1/2
Prov. Wash. ...	10	1.40	40	42
St. Paul F. & M. 12.50	2.00	77 1/2	79 1/2	
Security, Conn. 10	1.40	35	36 1/2	
Spredd. F. & M. 25	4.75	118	121	
Standard Accl. 10	1.45	35 1/2	37	
Travelers	100	18.00	707	717
U. S. F. & G... 10	2.00	49	50 1/2	
U. S. Fire.	4	2.00	58 1/2	60 1/2

*Includes extras.

Risk Research Institute Names Fitzsimons President

W. J. Fitzsimons, assistant to the treasurer of New York "Herald Tribune," has been elected president of the Risk Research Institute. H. E. Goodell, Western Electric, is first vice-president; E. L. Clark of the J. C. Penney Co., second vice-president; G. K. Daniels, Continental Grain Co., secretary; and E. Kelley, S. B. Penick & Co., treasurer. Mr. Fitzsimons has been treasurer of the association for four years.

Ralph D. Stokes, owner of the Chicago general agency bearing his name, is moving to California where he has purchased a cannery. William Ray has been appointed manager of the agency.

Heading the Cincinnati Fire Underwriters Association team T in the worst campaign are Harold Roth, chairman, and Theodore Safford, vice-president A. W. Shell & Co., vice-chairman.

WANT ADS

AUTOMOBILE FRANCHISE WANTED

We would like to hear from a Specialty Automobile Company that is interested in a Supervisory General Agency connection throughout the Southern half of Illinois, or from a Supervisory General Agency that has such a franchise and is not now active in that part of the State and wishes volume. Record of past performance and references: A-1. Address G-76, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

FOR SALE

SET OF SANBORN MAPS COVERING CITY OF DETROIT.

ADDRESS G-75, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Experienced, capable adjuster for fire and allied lines, to operate branch office for old established independent adjusting firm in Southern State. Prefer man with minimum of two years experience in multiple fire lines. Reply giving age, education, experience and references. Reply will be held confidential. Address G-62, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

FIRE INSURANCE INSPECTOR

Mutual fire insurance company seeking fire insurance inspector. Location New York City. Reply in detail. Address a-15, The National Underwriter, 99 John Street, Room 1103, New York 7, N. Y.

FIRE PROTECTION ENGINEER

Mutual fire insurance company seeking fire protection engineer experienced in sprinkler and rate work. Location New York City. Future opportunity is excellent. Write in detail. Address A-15, The National Underwriter, 99 John Street, Room 1103, New York 7, N. Y.

WANTED TO BUY

An established fire and casualty agency. Your reply will be received in strict confidence. Address G-71, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

FIRE PROTECTION ENGINEERS WANTED

Association of stock fire insurance companies needs several engineers for location in Chicago or throughout the Middle West. Experience with sprinkler systems desirable. Replies will be treated confidentially. Address G-74, c/o National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

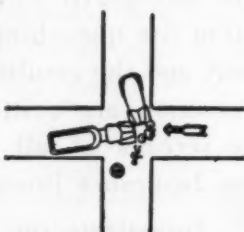
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Any part of the United States.
Write for special quantity prices.

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Site for N.A.I.C. Headquarters

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of State Governments, which has a common secretariat with the Governors Conference and the International City Managers Association.

Second, there are the organizations of officials in the managerial or staff agencies of government, including Civil Service Assembly, Municipal Finance Officers Association and American Society of Planning Officials.

Third, there are a half dozen associations of officials in specific functional activities of government, including American Public Welfare Association, National Association of Housing Officials and American Public Works Association.

There is Public Administration Clearing House that manages the headquarters building and operates the joint services. Then there is Public Administration Service that makes surveys and installations on a cost basis for governmental units of all kinds.

The common services, he pointed out, represent the formalized aspects of cooperation at "1313," but even more important are the less apparent types of cooperation.

The staff members of an association call on members of other staffs for routine information or specialized advice.

Proximity to the University of Chicago is also a valuable asset.

Herbert Emmerich, director of Public Administration Clearing House, writes that each of the organizations is "separate and distinct and entirely independent, but it has been possible for their secretariats to cooperate in many helpful ways. These organizations share the belief that government in the United States can be made more satisfactory if administration organization, techniques, and method are improved; and that the responsibility for such improvement rests primarily upon public officials."

See Two Possibilities

If N.A.I.C. should decide to make its headquarters at "1313," it would have the choice of setting up a separate and distinct secretariat or becoming a unit of the Council of State Governments of which Frank Bane is executive director. The Council of State Governments is secretariat for the Governors Conference, National Assn. of Attorneys General, National Assn. of Secretaries of State and National Assn. of State Budget Officers, and it acts as a clearing house and research center for legislators and legislative reference bureaus.

Some of the commissioners seem to have a lingering fear that the character of the organization might be entirely altered if it had a headquarters setup that was bracketed in any way with other associations. Hence, there might very well be a strong sentiment in favor of having a completely independent setup.

In addition to the organizations housed at "1313" Public Administration Clearing House is frequently called upon to render service for other organizations housed elsewhere in Chicago and in other cities. For instance, American Library Assn. has called upon "1313" for aid frequently.

"1313" is well occupied at present but there may be some shifts that will cause space to become available.

J. C. Palmer, Ruidoso, N. M., agent, has returned to his office after hospitalization at Dallas, Tex.

A new agency has been established at Everett, Wash., by Fred L. Kent and James B. Kent.

LIGHTNING RODS

ALUMINUM OR COPPER SYSTEMS

Valuable properties are slow and costly to replace. Stop lightning fires by installing ELECTRA SYSTEM. Better than 99% efficient. Reduces insurance rates in most states. PROTECT NOW BEFORE IT'S TOO LATE. Write for name of local representative.

ELECTRA PROTECTION CO. INC.
Dept. NU, 11 N. Pearl St. Albany 7, N. Y.

Q. & A. Feature in Adjusting Field

(CONTINUED FROM PAGE 4)

thereof would be covered. The term "medical treatment" is much broader than the expression "the services of a physician." It has been defined as embracing all the steps taken to effect a cure of an injury or disease. The phrase includes not only the examination and diagnosis but also the application of remedies.

Question: In handling claims by members of the armed forces under third-party liability coverage, we have from time to time, received letters claiming reimbursement for the government for the cost of medical and hospital services rendered to the injured service man for loss of time during disability. Can the injured person give a release which will bar the government's demand?

Can't Foreclose Government Suit

Answer: Apparently not. In the April, 1943, bulletin of the judge advocate general's office, the position of the government is thus stated: "The government is not concerned with any settlement between the soldier and a third person. . . Any such settlement would not affect the government's right to proceed against the third person for all the hospital costs and pay of the soldier injured." On May 18, 1945, the United States district court for the Southern district of California handed down a decision holding that the government has a cause of action separate from and independent of the serviceman's demand.

Welfare Fund Preliminaries

WASHINGTON—Rear Admiral W. J. Carter, navy paymaster general, has been designated as custodian of the monies to be paid into the coal miners' welfare and retirement fund, established under wage contract. These monies will represent 5 cents per ton on coal produced. He will serve pending appointment of three trustees to administer the fund.

Pending creation of a second miners' fund, for medical and hospital care, Vice Admiral Ben Moreell, coal mines administrator, has issued instructions that present medical, hospital and related services for miners be continued full blast during the time while United Mine Workers is organizing plans for this fund to be developed with deductions from the miners' pay envelopes.

UMWA has appointed trustees for this particular fund to create and put into effect a general hospital fund, but Moreell says this is a large undertaking and cannot be put into full effect without careful study and planning. While these studies and plans are being developed, Moreell insists that the miners have the benefit of all advantages they received during the past.

Increase City Property Cover

KINGSPORT, TENN.—Following the report of a committee which investigated fire insurance on city property, the city council approved increases in coverage totaling \$593,500, increasing total coverage to \$1,639,500. The largest single increase was \$125,000 on the Dobyns-Bennett high school building.

Hike Kalamazoo Liability Limits

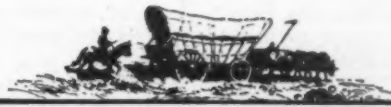
KALAMAZOO, Mich.—Substantial increases in liability coverage for certain businesses would be required under a proposed revision of the city building code. The increases would include: Sign erectors, \$20,000/\$40,000 public liability and \$5,000 property damage; owners of marquees, \$25,000/\$100,000 and \$5,000; building wreckers, \$25,000/\$100,000 public liability and \$25,000; building movers when using public streets, \$20,000/\$40,000 public and \$10,000 property. The persons or firms affected also would be required to post \$1,000 performance bonds with the city.



THE BANK AND AGENT AUTO PLAN IS CLICKING!

A review of our automobile business reveals many purchases are being financed through local banks. Now is the time for individual agents, local boards and bankers to shift their Bank and Agent Auto Plan production campaigns into high gear.

Springfield Group educational and sales leaflets are available. Write to the Business Promotion Department.



THE SPRINGFIELD GROUP

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY
CONSTITUTION DEPARTMENT
SENTINEL FIRE INSURANCE COMPANY
MICHIGAN FIRE & MARINE INSURANCE COMPANY
NEW ENGLAND FIRE INSURANCE COMPANY

SPRINGFIELD, MASS.
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OF FIRE INSURANCE COMPANIES

• HINT TO AGENTS •

Distribution pipelines are filling fast. Be ready for the flood of household appliance business which will soon reach your markets.

Inquire about our special Installation Sales Floater.

Our fieldmen can assist you to write a profitable volume of this form of insurance.

New York Underwriters Insurance Company

Ninety John Street

New York

EDITORIAL COMMENT

Selling the Claim Department

It is idle to talk about good relations with the public as long as some companies do not pay claims as clearly called for by the contract and the circumstances of the loss. There is ample evidence of scrumpy and even plainly unjust claim settlement practices.

Two, four or even six satisfactory settlements may never wipe out of an insured's mind the memory of one settlement in which he was treated unfairly, or a settlement so poorly handled that he was convinced of wrong treatment.

There are companies—fortunately not the majority by any means—that have been charged with offenses in this respect, not last year, but in 1946. These charges have been made either by public officials or by fellow insurance men.

It is possible by talking with insurance men themselves to compile a list of companies who belong in this class.

A company that sought to find out from an impartial source just what its reputation is with respect to claims might be honestly and justifiably astounded.

Some companies are so conscious of the problem and of the importance of the claim department in connection with public esteem that they have set out deliberately to sell to both the agents and the public a good claim department. This is extremely healthy. The claim is the point at which insurance begins to function for insured. It is the real test of whether the insured has gotten hold of a good company.

The insurer that deliberately sets out

to sell its claim department, no matter how good that department is to start, will undoubtedly secure an improvement. This does not necessarily mean that payments will be increased. It may mean nothing more than that the technique of settling a claim so that the client gets all to which he is entitled under the contract will be handled in such a way that he is satisfied. There is always more than one way to handle a settlement. It may mean nothing more than that claim men will become increasingly conscious of the importance of their tasks to the welfare of their company and of the business as a whole.

One group of companies has planned an impartial public opinion survey of actual claimants to determine whether they were satisfied and to learn a lot of other things—what claimants expected, whether it tallied with what was in the contract, whether the explanation of what was in the contract became clear at the time of the claim settlement, and so on. Undoubtedly the percentage of dissatisfaction will be greater among personal insurance claimants.

After all, any company can be expected to deliver a contract put up in a businesslike package, call attention to assured at renewal time that the premium is due again, have an agent call to sell other coverages and increase protection and premiums. But the real test is when the adjuster or claim man steps in to deliver the goods promised by the agent.

No Rubber Stamp Wanted

Superintendent Dineen of New York, carries with him as president of the National Association of Insurance Commissioners his resistance to what he characterizes as "rubber stamp" behavior on the part of public officials. In his own domain Mr. Dineen insists on prying beneath reports and documents and filings of insurers and organizations and conducting independent inquiries to test the validity of what is submitted to him. He peers into everything of important nature that reaches his office or has it investigated. He takes little at its face value.

Too often state commissioners are prone to accept and endorse even important documents with little scrutiny, taking it for granted that they represent correct policy. Mr. Dineen does not feel that

way, he says; he wants to know who is who and what is what.

At first Mr. Dineen's attitude seemed harsh and forbidding, but as he has matured and is better able to evaluate motives of insurance men and has discovered that those who come before him but rarely are trying to pull the wool over his eyes, his policy has become somewhat moderated.

Nevertheless Mr. Dineen continues to hold to his purpose to abolish the rubber stamp and that introduces a new note in insurance supervision. He wants more efficiency, he desires to have the commissioners feel their responsibility and he thinks that, after all, if the federal government gets into regulation of insurance, it may be due to the fact that the state system has

fallen down for lack of effective handling. He is a strict believer in state supervision because he thinks that, after all, it has made a good record.

It would seem that the National Association of Insurance Commissioners may have started on a new era with the policy in mind that is represented by Superintendent Dineen. If, therefore, more efficiency, fortitude and a greater knowledge of what is going on can be put behind the state system, undoubtedly we will see a distinct improvement. We believe that the commissioners, themselves, desire to do the right and to make a record. There may have been carelessness, indifference and spotty supervision here and there, but the omens in the sky are now far

more favorable toward a more aggressive state control and a desire to see laws and rules maintained.

So far as we can see, the three ranking officers of the National Association of Insurance Commissioners are progressive and anxious to put state supervision on a solid and effective basis. Certainly Superintendent Dineen has manifested his spirit in this direction. Thompson of Oregon, the vice-president, is made of the same mold and Larson of Florida, executive committee chairman, has the confidence of the people throughout his section as being a man who means what he says and wants the insurance business in his state carefully looked after. They constitute a most promising team.

PERSONAL SIDE OF THE BUSINESS

George DuR. Fairleigh, assistant secretary and treasurer of the N.A.I.A., spent two days in Oklahoma City as guest of Fred F. Fox, immediate past secretary-treasurer of the Oklahoma association. Mr. Fairleigh was entertained at a luncheon by the Oklahoma City Insurance Exchange. He and Mrs. Fairleigh were en route to Phoenix, Ariz.

John D. McAnally, special agent at Seattle for America Fore, will marry Miss Dorothy Heykamp of Bellingham July 12.

Wyatt C. Wood, assistant manager of the Virginia rating bureau, was best man at the marriage of his son, Henry Lee Wood, to Miss Jeanne Stewart Fitzgerald of Richmond.

Hendon Chubb of Chubb & Son and Mrs. Chubb are en route to Seattle where they will embark on a chartered 90 foot vessel for an Alaskan cruise.

T. Alfred Fleming, public relations director of the National Board, spoke at the United States Junior Chamber of Commerce convention in Chicago on fire prevention.

William B. Rearden, executive vice-president of Firemen's, was named industrial division chairman of the fall Community Chest campaign in Newark and West Hudson, N.J.

Carlton H. Goalee, agency supervisor of the Phoenix-Connecticut group, observed his 45th anniversary Monday. He started in insurance with Connecticut Fire in 1901 as a junior clerk after his graduation from the Windsor high school. He later served as examiner for New York state. In 1925 he was advanced to examiner for the New York metropolitan department and in 1941 was appointed agency supervisor.

Clark McAdams Clifford, who was recently appointed by President Truman to serve as his special counsel, was formerly counsel for the Insurance Board of St. Louis. He has also served two terms on the social security commission of St. Louis.

C. A. Nottingham, deputy U. S. manager of Royal-Liverpool, and U. S. manager of Skandia, president of Prudential of Great Britain located at New York and president of Hudson, sailed from New York Tuesday on the "Queen

Mary" for a visit to England and Sweden. He plans to return to New York at the end of August.

In recognition of the 25th anniversary of the representation of Detroit F. & M. by **John W. Barrett**, president of Richey-Barrett Co., Cleveland, Wm. O. McLelland, manager of the Ohio department, entertained at the Westwood Country Club. A silver pitcher was presented Mrs. Barrett in celebration of the event. A bouquet of 25 roses was delivered to Mr. Barrett's office.

L. E. Fite, Fite & Co. agency, San Antonio, and Mrs. Fite, are spending the summer at Grand Lake, Colo.

Henry J. Wyatt, executive vice-president of Crum & Forster, is now well on the road to recovery from a broken shoulder that he suffered while fishing in Florida waters a few weeks ago.

J. G. Kinney, former well known Iowa field man and now a rancher and stock raiser at Hugo, Colo., is in Iowa Methodist hospital at Des Moines recovering from a major operation. He served as farm special agent for National Fire in Iowa and Kansas a number of years ago, and since has been located in Colorado.

Mrs. Nesbitt C. Fink, who is associated with her husband in his agency in Topeka and also assists him as secretary of the Kansas Association of Insurance Agents, was delegate from the Topeka alumni chapter of Kappa Alpha Theta sorority to its national convention at Pasadena, Cal.

S. M. Buck of Chicago, western manager of Great American, is on his annual fishing pilgrimage to Lake of the Woods, his favorite fishing ground.

DEATHS

John P. Francis, 77, who owned the John P. Francis agency, Youngstown, O., and was in the business for 40 years, died of a heart ailment. He had been president of the Youngstown Assn. of Insurance Agents for seven years.

Louis B. Hatke, Sr., 69, retired Richmond, Va., local agent died there recently. He conducted an agency in

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Electric building for more than 30 years.

Godfrey J. Giersberg, 64, executive manager for nine middle western states of London Assurance, died at St. Luke's hospital, Kansas City, Sunday, of a heart attack. Mr. Giersberg had complained for several days of indigestion but did not take it seriously and was rushed to the hospital Sunday where he died two hours later. Before joining London Assurance he was with Shawnee Fire of Topeka at Kansas City where he had lived 36 years. He was member of the Heart of America Blue Goose in 1913. Mr. Giersberg was born at Schalke, Germany, but had lived in this country most of his life.

He was a bank clerk at St. Joseph, Mo., and then when C. F. Enright of Missouri Valley Trust Co. bought the agency of James N. Burns and L. H. Stubbs became its manager, Mr. Giersberg joined the agency as solicitor and bookkeeper. It was in 1907 that he joined Shawnee Fire. In 1910 he went with Germania and the next year became Missouri-Kansas state agent for London. Since 1932 he had been field superintendent.

James S. Wells, 49, who had been in the Michigan field for Underwriters Adjusting for over 15 years, died at Banning, Cal., last week. He was buried from St. Dorothy's Church in Chicago to All Saints Cemetery this week.

After a brief career with Moore, Case, Lyman & Hubbard in Chicago, Mr. Wells went with Underwriters Adjusting 25 years ago and served in Terre Haute, Sioux City, Kalamazoo and Grand Rapids, the greater part of his service being in Michigan. He was compelled to retire four years ago, but stayed in Grand Rapids until he went to California last year. He is survived by Mrs. Wells and an 8 year old son. His brother, Allan T. Wells, is with Underwriters Adjusting in Canton, O. and a sister, Mrs. John B. Roach of Chicago,

is the wife of the special agent in Aetna Casualty's Chicago branch.

John D. Hogshead, 75, editor of the "Insurance Almanac" since 1937, died at his home in Jamaica, L. I. He started in the business with THE NATIONAL UNDERWRITER as reporter and advertising solicitor. In 1910 he took charge of the "Insurance Herald" in Atlanta. Later he was manager and associate editor of the Baltimore "Underwriter," then went with the New York "Journal of Commerce" in charge of insurance advertising. In 1929 he went with the "Weekly Underwriter" as an advertising solicitor. Burial will be at Camden, O.

Preston S. Daniel, for 20 years treasurer of the Chattanooga Insurance Exchange, died there after a short illness. Members of the exchange served as pallbearers.

Louis B. Hatke, 69, for many years in the local agency business in Richmond, Va., and for a time sole agent for Springfield F. & M., died there. He had retired some time ago.

Robert S. Glass, 76, vice-president of Great American until his retirement earlier this year, died at his home at Westfield, N. J. He had been with the company 53 years.

Walter F. Rogers, 63, who had been with Automobile for 23 years, died in Atlanta.

E. O. Howard, 79, former president of the Walker Bank & Trust Co. and director of Utah Home Fire, died in Salt Lake City.

D. T. Gray, 58, St. Charles, Mo., local agent, died of a heart ailment.

Frank P. Trainor, 51, died suddenly at New York after a short illness. He had been with Wm. H. McGee & Co. there for 25 years.

Charles W. Sherwood, Grand Rapids and Hastings, Mich., insurance man for many years, died from a heart attack while at his cottage on Wall lake. He

had been in ill health for several months. He had operated an agency in Hastings and in nearby Nashville for 10 years.

Dan J. Madigan, 81, a partner in the Duxbury & Madigan agency at Marinette, Wis., since 1895, died there. He was a lifelong resident of the town.

Arthur E. Fisher, superintendent of insurance for Saskatchewan for more than 32 years, died suddenly of heart trouble following a major operation. Mr. Fisher retired Jan. 1 as Saskatchewan superintendent.

M. B. MacLeod, manager at Long Beach, Cal., for Fire Companies Adjustment Bureau, died of a heart ailment.

August P. Koch, 90, Buffalo agent until 1941, died.

Abner Field, local agent of Golconda, Ill., and a Republican representative in the legislature, died at the age of 58 in Hines Veterans hospital, Hines, Ill. He was former publisher of the "Herald Enterprise" of his town and former circuit court clerk.

Getting Complaints on Auto Finance-Insurance Deals

In several states there has been an outbreak of complaints against finance companies in connection with insurance charges on automobile purchases. The principal cause seems to be failure to show a breakdown of insurance charges. The Missouri department has issued new rules designed to aid purchasers in obtaining a record of insurance charges on automobiles financed through auto loan companies and dealers. There complainants state they have not been furnished with a policy or certificate where the insurance was written in connection with financing of automobile purchases.

The new rules provide that all companies writing automobile finance lines are required to furnish every purchaser, assured or borrower, at the time of purchase of insurance, a receipt indicating the coverage provided and showing the amount of money deposited with the agent, broker or company, and within 10 days after purchase or completion of the loan, a policy or certificate of insurance. Companies are required to file certain information with the department.

In Pennsylvania a legislative committee heard complaints against finance companies and called attention to failure of such companies to show charges or give evidence of insurance. The offenders agreed to correct the situation.

The question of over-charging always arises when finance and insurance charges are lumped together. This does not mean that over-charging is always done, but the possibility is there when the lump sum showing is used.

Another cause of complaint is the purchase by the finance company of single interest coverage. This means that the purchaser gets nothing for his interest in case of loss of or damage to the car. Only the finance company interest is protected.

See Signs of Competition on Repairing Autos

In some localities insurance men have noticed competition springing up in a rather mild way among garages and repair shops. It is expected that if this continues, it will have an effect on the cost of repairs from a labor standpoint. One of the greatest elements in the cost of any repairs to automobiles is the price of labor.

Kansas Hail Claims Pile Up

WICHITA — General hail storms July 2 in northwest Kansas, added to scattered claims of the previous few days, brought a total of 487 claims to the Kansas loss clearing house July 8, bringing the week's total to 919, compared with 538 the previous week and 1,460 the week before that. Total claims in June are around 3,000. Harvest is now under way in northwest Kansas.

Nearns Gates, former president of the U. S. Junior Chamber of Commerce, has become a partner of Harry L. Chard in the Garfield County Abstract Co. at Pomeroy, Wash., which is also a local agency.

THE PHOENIX-CONNECTICUT GROUP of Fire Insurance Companies



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Insurance Company, Hartford, Conn.
1854

The Connecticut
Fire Insurance Co., Hartford, Conn.
1850

FOUITABLE
Fire & Marine Insurance Company
PROVIDENCE, R.I.
1859

ATLANTIC FIRE INSURANCE CO.
Raleigh, North Carolina

THE CENTRAL STATES FIRE INS. CO.
Wichita, Kansas

GREAT EASTERN FIRE INSURANCE CO.
White Plains, N. Y.

MINNEAPOLIS F. & M. INSURANCE CO.
Minneapolis, Minn.

RELIANCE INS. CO. OF CANADA
Montreal, Canada

HARTFORD
30 Trinity Street

CHICAGO
Insurance Exchange

NEW YORK
110 William Street

SAN FRANCISCO
220 Montgomery Street

MONTREAL
485 McGill Street



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REINSURANCE in all
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Insurance Lack Costs N. Y. Drivers \$1,066,889 Deposits

Financial Responsibility Law Operations for 1945 Are Reviewed

ALBANY—Lack of liability insurance forced 7,371 motorists to deposit a total of \$1,066,889 in 1945 under New York's financial responsibility law. Even this large figure does not fully measure the cost to uninsured motorists of accidents in New York state, for it does not include the many privately settled claims which did not require the payment of deposits.

There were 14,924 releases furnished the financial responsibility division of the motor vehicle bureau, which were accepted in lieu of deposits on proof that claims had been settled. If the average amount were the same as for claims on which deposits were required this would mean more than another \$2 million added to the \$1,066,889 deposited. No figures are available on this point but it seems probable that the average is considerably less than for those on which deposits were required.

Probably Claims Are Smaller

Those covered by releases include the many small claims for property damage in excess of \$25 or for bodily injury which the motorist at fault was willing to settle without being forced to deposit with the motor vehicle bureau the amount involved. Also in this group would be those accidents in which both motorists were to blame and neither felt the chances of winning a suit to be sufficient to make one worth the expense.

In such cases the motorists can often save themselves the necessity of making a perhaps inconveniently large deposit by working out a deal with the other party, who may be just as harassed by the prospect of making a large deposit with the motor vehicle bureau. In many such situations each agrees to take care of his own repair bills and make no claim against the other but releases are necessary to satisfy the demands of the financial responsibility law.

33,190 Had to Insure

During 1945 33,190 motorists were required to obtain liability insurance by reason of the financial responsibility law's operations. This means they not only had to pay the regular premium but in addition the \$5 surcharge to have form S. R. 23 filed stating that insurance has been obtained to take care of future accidents. There is no charge for filing S. R. 21, which is used when the motorist has insurance at the time of the accident.

A frequent cause of failure to carry insurance has been found to be the habit of some motorists of putting their cars up for the winter months and keeping them out of service until July 1, when the half-price license fee becomes effective. They intend to reinstate the insurance, which they have had suspended during the time the car was out of use, but they forget and when the accident occurs they are unprotected.

Late filings of accident reports which are required under the financial responsibility law are causing the financial responsibility division a great deal of trouble and extra work. The motor

N.Y. Department Traces "Comp" Results in 1945

Workmen's compensation written premiums country-wide of those insurance companies that are licensed in New York totaled \$397,584,281 last year. This compares with \$407,762,431 in 1944.

These totals were developed by the New York department from the casualty expense exhibits filed in that state. The department released this week its analysis of compensation writings last year. It points out that incurred losses are based on case estimate reserves and exclude allocated claim expenses.

Because of fluctuations in premium volume from year to year, expense ratios have been adjusted so as to relate certain types of expense to written premiums in order to present more accurate results. Expense ratios do not include federal income tax.

The department notes that when a substantial volume of premiums is written under various retrospective rating plans or graduated premium discount plans or their equivalent, the loss ratios thereunder would be expected to exceed the standard 60% permissible and the expense ratios would be lower than con-

templated under the normal standard manual premium basis.

In addition to the countrywide results shown below, the department finds that stock companies had direct premiums earned in New York state last year of \$47,797,564 with a ratio of losses incurred to premiums earned of 64.8. This compares with \$45,580,393 and 65 the previous year. The comparable 1945 figures for mutual companies were \$41,233,691 and 65.6; for 1944, \$42,270,756 and 61.7. Reinsurance companies in 1945 had premiums \$188,690 and loss ratio 38.3 and in 1944 the figures were \$188,696 and 17.2.

The State Fund had premiums written in 1945 of \$25,533,320, premiums earned \$25,604,788, losses incurred to premiums earned 78.5, expense ratio 20.2, net gain 1.3, claim expenses to earned premiums 7.6, acquisition and field supervision to written premiums 7; general administration expenses to earned premiums 7.1; inspection and bureau expenses to earned premiums 1.8 and taxes and fees to written premiums 3.

Stock Companies

Underwriting Ratios

Expense Analysis

	Net premiums written	Losses incurred to earned	Exp. (adj.)	Net gain (adj.)	Claim exp. to earned	Acq. & fd. sup. to written	Gen. adm. to earned	Insp. & bur. to earned	Taxes & fees to written
Acc. & Cas.	834,250	760,664	58.4	49.1	-7.5	8.7	22.3	12.6	2.2
Aetna Cas.	17,149,274	16,792,945	59.3	39.1	1.1	9.0	14.5	10.0	2.6
Am. Auto.	2,475,679	2,330,202	61.9	47.2	-3.1	10.0	18.7	9.1	6.7
Am. Cas.	1,506,220	1,432,260	51.5	42.9	5.6	10.6	20.0	7.9	1.2
Am. Empl.	3,832,896	3,791,143	53.4	38.0	8.6	6.6	17.9	8.4	1.9
Am. Gur. & Liab.	456,182	302,108	63.7	36.1	-2	14.4	10.1	4.8	2.9
Am. Motorists.	3,158,700	3,610,696	53.3	23.5	23.2	7.0	7.8	4.7	2.0
Am. Policyholders.	48,546	93,044	52.9	-45.1	92.2	13.5	16.3	13.4	2.1
Am. Surety	1,683,326	1,780,802	69.5	53.2	-14.0	12.3	17.4	14.9	1.6
Arex. Indem.	231,132	219,930	56.7	31.8	11.5	10.6	10.4	6.0	3.2
Associated Ind.	4,827,958	4,928,503	52.0	29.2	18.8	8.1	12.2	2.9	2.9
Bankers Ind.	1,720,979	1,725,301	49.6	47.0	3.4	11.9	16.6	13.8	2.1
Car & General.	645,803	650,690	44.9	48.4	6.7	7.2	21.9	11.8	4.7
Central Sur.	1,429,682	1,519,468	47.1	45.7	7.2	8.3	24.2	9.5	1.0
Century Indem.	2,230,290	2,245,010	48.4	44.9	8.7	9.6	23.0	8.0	1.5
Citizens Cas.	77,993	67,842	55.8	50.6	-4.4	16.1	21.3	8.2	1.4
Columbia Cas.	1,293,097	1,164,706	51.0	43.9	5.1	10.1	16.8	12.1	1.3
Comm. Cas.	624,443	543,141	49.8	50.4	-0	11.6	20.6	13.2	2.0
Conn. Indem.	189,113	183,199	64.8	49.5	-14.3	6.1	26.8	11.2	1.8
Cont. Cas.	5,960,812	5,785,283	54.8	41.0	4.2	9.8	16.4	10.9	1.2
Eagle Indem.	1,877,188	1,918,341	58.8	40.9	-3	10.8	15.7	8.8	1.8
Empl. Liab.	12,260,545	12,041,703	55.1	38.7	6.2	6.7	18.4	8.3	1.7
Fid. & Cas.	12,318,872	12,817,413	56.5	32.5	11.0	8.2	15.8	4.9	1.3
Fire Fund Ind.	3,093,396	3,211,793	58.3	33.7	8.0	7.5	14.5	7.2	1.4
Gen. Acc.	4,570,660	4,547,085	46.2	42.7	11.1	11.4	18.1	7.8	3.2
Gen. Cas. Seattle	511,070	474,082	57.0	34.6	8.4	7.8	17.1	6.5	2.7
Gen. Tr. C&S.	867,765	834,525	49.5	36.8	13.7	10.3	9.9	9.8	2.3
Globe Indem.	2,714,753	2,561,937	48.4	42.5	9.1	8.0	20.7	9.4	1.1
Globe Indem.	5,755,946	5,702,869	66.8	37.0	-3.8	9.7	15.5	7.2	1.5
Great Am. Ind.	3,062,356	3,000,116	56.5	47.2	-3.7	9.6	18.7	12.9	1.6
Hardware Ind.	455,583	445,257	40.7	26.5	32.8	6.7	5	15.7	.8
Hartford Acc.	18,986,452	18,911,333	69.6	35.0	-4.6	7.6	15.0	7.4	1.9
Home Ind.	58,862	41,808	30.9	52.5	15.6	13.7	17.6	13.8	4.4
Indem. N. A.	4,935,686	4,739,267	58.0	45.1	-3.1	12.0	17.5	10.7	1.9
London Guar.	2,007,457	3,055,482	59.2	41.0	-2	8.3	17.3	10.7	1.8
Lon. & Lan. Ind.	829,447	802,559	38.8	42.8	17.4	8.8	18.2	11.6	1.8
Mfctrs. Cas.	3,189,556	3,100,556	45.5	36.9	17.6	9.8	14.5	8.2	1.9
Maryland Cas.	11,216,650	10,973,260	63.7	32.4	2.9	5.4	16.0	8.7	2.4
Mass. Bonding.	4,509,727	4,490,541	59.5	39.0	1.5	8.7	18.0	7.7	1.7
Merchants Ind.	31,036	21,871	33.2	39.0	27.8	19.2	7.0	11.6	0
Metropol. Cas.	442,132	429,590	68.0	51.3	-19.3	15.3	18.4	12.9	1.5
National Cas.	361,641	354,431	59.5	37.3	3.2	7.5	16.9	8.7	1.3
Natl. Surety	349,401	244,048	92.9	77.5	-10.4	9.1	27.5	31.5	6.9
New Amst. Cas.	5,323,119	5,135,620	57.4	38.9	3.7	8.4	17.5	8.7	1.3
New Eng. Cas.	146,224	109,927	58.2	45.6	-3.8	7.6	21.8	11.0	2.6
N. J. Mfctrs.	6,348,320	6,367,678	59.4	11.1	35.5	3.6	1.7	3.3	1.1
New York Cas.	790,789	799,660	51.4	40.9	7.7	8.1	17.0	9.5	2.5
Norwich Un. Ind.	49,945	48,432	17.3	47.2	35.5	8.2	20.8	12.0	2.7
Ocean Acc.	2,823,632	2,716,428	57.2	43.3	-5	9.8	17.4	12.2	1.0
Peerless Cas.	157,515	146,530	44.0	45.0	11.0	4.2	28.5	9.8	1
Penn. Cas.	246,105	241,854	50.8	77.4	-28.2	10.8	30.8	24.4	6.7
Phoenix Ind.	1,452,468	1,430,093	43.6	44.4	12.0	8.5	20.8	11.0	1.7
Preferred Acc.	567,230	494,467	71.5	56.1	-27.6	9.7	28.9	8.5	4.3
Protective Ind.	217,251	168,810	70.2	53.1	-23.3	6.4	34.5	4.9	3.4
Royal Indem.	6,329,432	6,526,802	64.6	39.6	-4.2	11.9	16.1	7.5	2.1
St. Paul Mer. Ind.	2,144,964	2,043,722	57.4	38.2	4.4	7.2	17.6	8.6	1.5
Seaboard Surety.	44,562	42,658	38.1	2.3	59.6	2.3	-21.5	12.5	5.6
Standard Acc.	5,546,989	5,457,802	59.7	39.8	5	7.5	18.3	9.2	1.9
Standard S. & C.	1,014,198	977,398	52.7	43.9	3.4	9.0	23.5	6.9	1.5
Sun Indem.	1,053,598	996,765	48.0	39.5	12.5	8.6	16.4	9.9	1.7
Travelers Ind.	3,896,896	3,716,818	67.2	33.4	-6	8.0	13.4	7.1	2.2
Travelers Ind.	34,029,659	33,151,364	77.8	27.9	-5.7	6.2	10.4	6.7	2.0
United Natl. Ind.	39,032	18,268	52.3	151.3	-103.5	20.6	18.5	96.4	12.0
U. S. Cas.	2,848,123	2,764,167	45.4	39.1	15.5	9.9	17.4	6.8	1.7
U. S. F. & G.	12,854,274	13,378,826	59.0	40.1	9	8.1	17.0	10.3	1.7
U. S. Guarantee.	104,556	84,163	107.9	27.6	-35.5	6.2	6.8	10.7	3.1
West'n Natl. Ind.	2,082,826	1,992,154	66.1	24.4	9.5	6.2	9.5	4.2	2.1
Yorkshire Ind.	74,787	47,579	56.5	54.0	-10.5	7.8	18.3	21.9	3.0
Zurich	7,425,690	7,622,767	56.0	37.7	7.3	9.3	16.0	6.2	3.7
1945 totals	243,396,634	241,168,067	60.8	36.3	2.9	8.1	15.2	8.0	2.0
1944 totals	249,045,754	249,541,464	56.9	35.3	7.8	7.6	15.0	7.6	1.9

(CONTINUED ON PAGE 20)

Claims Bureau Forms Workmen's Comp. Committee

National Medium for Analyzing Administration of Acts

The claims bureau of the Assn. of Casualty & Surety Executives, in co-operation with six other national organizations, has completed formation of a national conference committee on workmen's compensation.

The committee is a medium through which workmen's compensation problems can be analyzed and solved. A detailed study of diversity of information required on various forms submitted to state regulatory bodies by employers, physicians, and insurance carriers has already been commenced by the new committee and recommendations for simplification are expected to be developed.

Research is Subdivided

Subcommittees are looking into proper supervision and evaluation of medical testimony, improving and standardizing present methods of evaluating disability and determining residual liability, rehabilitation of injured workers, and improved procedures for hearings and appeals.

Other organizations which assisted in the formation of the committee are: International Assn. of Industrial Accident Boards and Commissions, Council on Industrial Health, American Medical Assn., American Assn. of State Compensation Insurance Funds, American Federation of Labor, Congress of Industrial Organizations and the National Assn. of Mutual Casualty Companies.

The U. S. Chamber of Commerce, National Assn. of Manufacturers, and the bureau of standards and statistics of the U. S. Department of Labor, also have been invited to participate.

Robbers Costs U.S.F.&G. \$44,000

U.S.F.&G. has paid \$44,000 as the result of the holdup on June 23 of two messengers of the Merchants National Bank & Trust of Poughkeepsie, N. Y. The bank was covered under bankers blanket bond form 24.

Four men committed the robbery, two taking the money, while the driver and a fourth man, who covered the operation with a machine gun, waited in the bandits' car. It was a highly professional job and the description of the bandits and their technique were identical with a robbery of a Pittsburgh bank messenger May 29.

Casualty Groups' Outing

The Assn. of Casualty & Surety Executives and the National Bureau of Casualty & Surety Executives were closed Tuesday for the annual outing. It was the first time in some years that this has taken place. The party went by boat to Bear Mountain park, up the Hudson river and had dinner at the Bear Mountain Inn.

AMERICAN AUTOMOBILE INSURANCE COMPANY



AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY

SAINT LOUIS

ASSOCIATED INDEMNITY CORPORATION



ASSOCIATED FIRE & MARINE INSURANCE COMPANY

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CONDUCTING THEIR BUSINESS ONLY THROUGH
ACCREDITED AGENTS AND BROKERS—THE
KIND OF COMPANIES ACCREDITED AGENTS
AND BROKERS LIKE TO DO BUSINESS WITH

U. S. Health Bill Has No Chance at This Session

WASHINGTON—Congressional hearings on health insurance legislation may conclude this week, it was announced, after testimony of three members of Congress. They were Representatives Biemiller, Wisconsin; LaFollette, Indiana; and Fisher, Michigan.

These hearings have been in progress several months, and while passage of health insurance legislation is not expected at this session, the Senate committee on education and labor has compiled a very extensive record of testimony, exhibits, statistics, reports and other data, including various voluntary health, medical and hospitalization insurance legislation.

It is believed by insurance observers here that this may depend largely upon the results of the November election. If there is a landslide in the direction of the Republican party or conservatism, it is believed compulsory national health insurance will be pigeonholed. If not and if the Democratic-New Deal party controls the next Congress, the attempt to secure enactment of such legislation is expected to be renewed.

The social security revision bill decided upon by the House ways and means committee has been introduced by Chairman Doughton and recommended by the committee to the House. Word was awaited from the House rules committee as to when the measure would be considered in the House. It was hoped, this week.

Doughton says he hopes Congress will pass the bill before adjourning for the summer. He said he has told Senator George (chairman Senate finance committee) we would get a bill over to the Senate as soon as we could and that the Senate could add to it or take from it

and it would be all right with us."

To newsmen, this sounded like an invitation for amendment to a Senate, which has never been backward about writing its own ideas into legislation passed by the House.

Principal provisions of the House bill touching OASI recommended are: (1) increase of the tax upon employers and employees from 1% to 1½% for five years beginning in 1947; (2) coverage of veterans and dependents for three years after the veterans' discharge, on the basis of \$160 a month during military service.

Lumbermen's to Feature Ad Campaign Against Accidents

With the July 27 issue of the "Saturday Evening Post," Lumbermen's Mutual Casualty is presenting a monthly series of messages on automobile accident prevention.

First of the series will be a double page spread in color, headlined, "Atom Bomb on Wheels." Copy points out that in the hands of the careless driver, the American automobile has become as deadly as an atom bomb. Subsequent messages, also in color, in one-page size will feature other phases of accident prevention, bringing to the public's attention useful safety ideas.

New Trinity Universal Building

Trinity Universal and its subsidiary, Security National Fire, have moved into their new Dallas building, a \$500,000 structure, of which only the basement and the two first floors are completed. Three more floors will be added and will be leased to General Motors.

Guarantee of Los Angeles has declared its initial dividend of 6% to stockholders.

The Insurers Indemnity Co. of Tulsa, has entered North Dakota and plans soon to enter South Dakota. Both states will be under supervision of Gust Hoberg Co., Fargo. A license later will be sought in Nebraska.

1945 "Comp" Record Is Catalogued

(CONTINUED FROM PAGE 17)

	Underwriting Ratios				Expense Analysis					
	Net premiums written	Net premiums earned	Losses incurred	Exp. (adj.)	Net gain (adj.)	Claim exp. to earned	Acq. & ad. to written	Gen. adm. to earned	Insp. & bur. to earned	Taxes & fees to written
Mutual Companies										
Am. Mut. Liab.	25,959,278	26,310,044	58.4	22.4	19.2	6.7	4.2	4.7	2.3	4.1
Atlantic Mut.	24,393	3,020	116.3	235.3	-251.6	14.9	12.8	175.4	29.0	4.2
Bakers Mut.	887,424	856,422	26.4	21.9	51.7	7.1	5.7	4.0	2.0	3.1
Butchers Mut. C.	1,343,389	1,294,985	42.0	34.1	23.9	6.6	10.3	10.5	2.4	4.3
Coal Merch. Mut.	609,212	619,217	50.6	25.2	24.2	6.3	7.8	6.0	1.0	4.1
Cons. Taxpayers.	87,725	48,675	60.3	71.8	-32.1	26.0	11.1	26.4	6.4	2.3
Elec. Mut. Liab.	521,939	493,076	76.0	13.8	10.2	11.6	...	...	...	...
Empl. Mut. Liab.	28,018,793	22,226,439	60.2	23.1	16.7	7.7	6.6	2.9	3.9	2.1
Exch. Mut. Ind.	697,719	714,794	62.6	28.3	9.1	6.6	11.2	5.7	1.2	3.4
Farm Bur. Mut.	382,022	335,170	75.6	43.9	-19.5	4.1	15.3	19.7	1.4	3.4
Hard. Mut. Cas.	6,234,344	6,041,574	57.9	30.5	11.6	8.9	8.6	7.3	3.2	2.3
Hudson-Moh. Mu.	413,537	434,204	63.0	33.7	3.3	8.7	6.0	11.9	2.3	4.4
Ideal Mutual	735,550	692,512	68.4	11.3	20.3	5.6	...	2.5	...	...
Interboro Mut.	2,028,564	2,066,129	52.1	19.2	28.7	7.4	1.4	5.9	1.8	2.7
Jamestown Mut.	1,370,595	1,404,913	64.9	33.9	1.2	10.8	7.8	6.6	3.7	5.0
Liberty Mutual	55,451,607	53,047,828	59.7	18.7	18.7	6.6	4.6	4.7	2.7	3.4
Lbr. M. C., N. Y.	2,121,430	2,092,599	52.6	31.8	15.6	9.9	7.2	7.7	2.7	4.4
Lbr. M. Cas., Ill.	12,974,379	12,359,739	51.4	25.8	22.6	6.5	8.2	7.0	2.2	1.9
Merch. Mut. Cas.	2,334,609	2,217,197	50.4	33.8	15.8	8.5	12.4	8.5	1.3	3.1
Mutual Cas.	239,355	230,050	50.7	40.5	8.8	6.4	5.6	21.5	1.3	3.1
N. Y. Print. & Bk.	596,951	561,153	59.8	18.7	21.5	7.7	2.1	4.2	1.2	3.5
Pa. Thresh.	2,486,015	2,420,148	37.2	27.2	35.6	4.3	13.0	7.6	1.7	4.4
Public Serv. Mut.	1,003,653	957,714	56.0	35.6	8.4	8.4	14.7	8.1	1.0	3.4
Secur. Mut. Cas.	1,644,214	1,841,267	56.0	15.9	28.1	8.6	2.5	2.2	...	...
Sec. Tax. Mut.	97,434	86,511	80.6	34.4	-15.0	9.5	10.3	8.7	2.8	4.3
Utica Mutual	4,913,473	5,010,734	63.3	19.1	17.6	7.3	2.4	6.9	2.4	...
Utilities Mut.	836,430	845,109	67.4	24.3	8.3	11.4	...	5.2	3.4	4.3
1945 totals	149,014,049	145,206,233	57.9	23.4	18.7	7.1	5.6	5.1	2.7	2.9
1944 totals	152,003,102	151,642,082	58.3	21.9	19.8	7.1	4.8	5.1	2.7	2.2

Reinsurance Companies

Am. Reins.	973,345	965,034	21.0	15.4	63.6	...	6.2	7.3	...	1.4
Empl. Reins.	1,053,365	1,029,552	66.0	34.0	...	2.2	26.3	4.4	...	...
Europ. Gen. Re.	337,862	368,665	63.0	50.0	-13.0	2.7	46.0	1.2	...	...
Excess	164,139	175,020	58.8	34.1	7.1	7.7	13.2	9.6	...	...
General Reins.	2,630,500	2,644,015	57.1	17.4	25.5	2.1	9.1	3.2	...	...
No. A. C. & S. Re.	14,387	15,741	...	...	111.4	...	11.4	1.2	...	...
1945 totals	5,173,598	5,198,028	52.4	23.1	24.5	2.0	14.6	4.3	...	...
1944 totals	6,713,575	6,498,129	73.8	23.1	3.1	3.2	15.7	4.3	...	...

Report 85 to 90% of Minn.

Automobiles Now Insured

ST. PAUL—Minnesota has rounded out its first year's experience with a safety responsibility law, with generally satisfactory results. State highway department officials estimate that between 85 and 90% of the cars in the state now carry insurance, their chief complaint is the slowness with which reports of accidents reach the department but this is believed due to the newness of the law and the rather complicated reports that must be filled out. This situation is improving and by the end of another year it is believed there will be little complaint on that score.

The past few months have set a high record in the number of drivers' license revocations and suspensions.

Seeks \$100,000 for O. D.

KNOXVILLE TENN.—A suit for \$100,000, a record for an occupational disease in local courts, has been filed in federal court against Carbide & Carbon Chemical Corp. of Oak Ridge, by Olin G. Smith, Knoxville. He claims to have incurred an incurable inflammation of the throat while employed by the defendant company during the first six months of 1945 in a "gaseous diffusion plant."

Evans Named Traffic Head

Henry K. Evans has been appointed director of the traffic engineering division of the National Conservation Bureau. Mr. Evans has been a traffic engineer with the conservation bureau for three years.

He has been a traffic engineer with the National Safety Council and special instructor at the F.B.I. war emergency control schools. He will be in charge of traffic surveys, traffic engineering publications and accident and traffic engineering research and conferences.

Counsel Federation to Meet

The Federation of Insurance Counsel, which suspended meetings during the war, meets Oct. 26 at the Marlborough-Blenheim hotel, Atlantic City.

Rep. Ploeser Compiles

Federal Benefit Data

WASHINGTON—Rep. Ploeser, Missouri, of the Ploeser-Watts agency, St. Louis, has compiled for the Republican national committee's newspaper the following data on retirement, disability and survivors benefits being paid by government this year:

	Number of re- cipients	Millions of dollars paid Monthly
Retirement and disability		
Social security	724,900	\$163
Railroad retirement	174,200	12.0
Civil service retirement	93,700	7.5
Veterans benefits	1,620,700	\$32
Survivors benefits		
Social security	613,800	9.9
Railroad retirement	4,400	...
Veterans administration	725,000	28.2
Servicemen's readjustment	1,586,700	25.4
Railroad unemployment	21,900	1.4

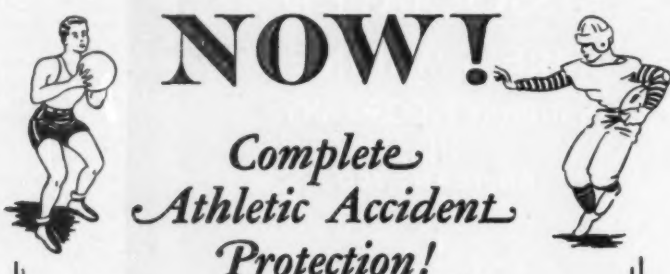
Distribute Army Air Booklet

The Assn. of Casualty & Surety Executives has been designated by the U. S. Chamber of Commerce as distributing agency among casualty, surety and fire companies for its booklet, "Safety a Factor in the Future of Aviation." The publication is a report of the army air forces on information gathered during the war on the causes and conditions which produce aircraft accidents. It contains facts, figures and charts gathered by the AAF and is regarded as a publication of particular importance to insurance companies and agents in handling aviation risks.

Those desiring information as to quantities available, and price, should address inquiries to the national conservation bureau, accident prevention department of the Assn. of Casualty & Surety Executives, 60 John street, New York 7.

Live Stock Cover Scarce in La.

Since Hartford Live Stock and Central of Baltimore, a North America company, ceased writing live stock in Louisiana, the agents there are having a difficult time to get a company to write that class.



**Complete
Athletic Accident
Protection!**

Designed especially to cover football, basketball, baseball, track and other organized teams.



A blanket medical policy covering accidents resulting from participation in grade school, high school, college and university athletics!

**PROVIDENT
LIFE AND ACCIDENT
INSURANCE COMPANY**
Since 1887
Chattanooga, Tennessee

Observations on S. African Practices

NEW YORK—Arthur Kahn of the brokerage firm of Kahn & David, Cape Town, South Africa, is in New York until fall, and while here he is calling on some of the insurance offices.

Some of the underwriting practices in South Africa represent an interesting contrast to American methods. For example, Mr. Kahn pointed out that the residence burglary policy, which currently is causing anxiety to United States underwriters, in South Africa is written only in connection with the fire policy on a residence or household goods and in the same amount. The premium for the combination, which is broken down into fire, burglary and theft, is not as high as on comparable amounts of the same coverages in the United States due to the difference in risk in the two countries, but the mandatory combination of burglary and fire in the same amount avoids the vast majority of insured taking the minimum of burglary coverage far below the values exposed.

Compulsory Auto

Compulsory bodily injury automobile coverage went into effect in South Africa May 1. The requirement is for 2,000/- 10,000 pounds of liability coverage for which the insured pays \$6. This is roughly \$8,000/40,000, costs \$6 on a Chevrolet type car, and earns the agent 1% commission. The compulsory feature covers only bodily injury. It applies to taxis—at 8 pounds—and applies to buses and to farm equipment such as tractors. Exclusive of the compulsory automobile coverage, there is a cumulative credit in the automobile premium for no claims, starting at 15% and continuing up by 5% jumps to 40%.

There are no standard rates for liability coverages except automobile and workmen's compensation, he said, and the agent often is asked what he thinks the rate should be for a risk. There is a comprehensive personal liability, which is so cheap (five shillings for two persons for standard limits) that not too much of it is sold. Obviously, South Africans are not particularly claim conscious. In general the cost for high liability limits is low.

Fascinated and Confused

Mr. Kahn is fascinated and confused by the multiplicity of accident contracts available in the United States. The number of coverages available in South Africa is much smaller. There are few limited contracts. One interesting form is the single premium accident policy which provides \$5,000 principal sum for \$50, sold up to age 50. If insured dies of natural causes the \$50 is returned. The accident commission runs from 15 to 30%, depending on the amount produced by the agent.

New Booklet Tells of Casualty Career Openings

"A Career for You," a new booklet outlining employment opportunities in the casualty and surety field, has been issued by the research division of the Association of Casualty & Surety Executives.

Written primarily for young people with little or no insurance knowledge and generously illustrated, it describes the various types of jobs in casualty insurance and suretyship and the personal and educational qualifications desirable for typical production and home office positions.

War Conditions Abolished

Members of the American Institute of Marine Underwriters have agreed that claims under the war risk policy will be settled as though subdivisions (a) and (b) of clause 9 of the current policies were deleted. The subdivisions referred to read as follows:

"(a) This policy is warranted free of any claim arising from capture, seizure, arrest, restraint or detention by the government of the United States or of any of its allies.

"(b) It is understood and agreed that the following shipments are excluded from any coverage whatsoever under this insurance, viz: shipments to or from an enemy country or any country or territory with which trading is forbidden by the laws of the United States or the laws of Great Britain; and shipments carried on vessels operated or controlled from any such country or territory."

Start Texas Hotel Inspections

Fire fighting and fire prevention forces of the larger Texas cities are joining with hotel officials to remove fire hazards and prevent hotel fires, following the LaSalle hotel holocaust at Chicago. In Dallas, Fire Marshal Hilton has arranged for a school for hotel employees to train them as auxiliary firemen. Inspectors have reported on 79 hotels and apartments. In Fort Worth inspection of hotels will be made weekly instead of at three-week intervals as in the past. Firemen and citizens of Wichita Falls are putting on an intensive campaign to

prevent hotel fires, as nine persons have lost their lives in fires in that city in the past 16 months. The San Angelo fire marshal is conducting an inspection of hotels and rooming houses. The Corpus Christi and Amarillo fire departments also report inspection campaigns.

Don Brissmann, recently appointed engineer for the Home group at Kansas City, succeeding Walter Scott, Jr., who was transferred to Los Angeles, was traveling Kansas last week with State Agent Curtman Maupin getting acquainted with his new field.

J. D. Hill of Montpelier, O., has sold his agency to Earl Andrews of Bryan.



The "Big E" takes a "bubble bath" to extinguish fires set by an exploding shell.

"Bubble Baths" For Fires

Wartime experience gave final proof of the fire-fighting effectiveness of foam . . . a frothy blanket that literally bathes a fire with billions of minute bubbles . . . cuts off the supply of fire-feeding oxygen to put out the flames quickly and efficiently.

And no matter whether the bubbles are chemically made carbon dioxide or mechanically created air bubbles, they are rendered more effective by highly sticky "foam stabilizers". These "foam stabilizers"—derived from licorice, soybeans, or other protein—act as a glue . . . holding the bubbles together to form an airtight,

smothering blanket.

Although well adapted to the control of many types of fires, foam has come into its own in this age of octane gas. For unlike the ordinary high pressure water stream, foam does not spread the flaming liquid. Moreover the compounds and apparatus used to make foam are easily transportable and require relatively little water.

Underwriters Laboratories, Inc., fathered by the National Board of Fire Underwriters, is keeping a close check on the development of foam, and on all improvements in fire control equipment that may lead to a safer America.

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except life

Casualty and Bonding Lines

**GENERAL REINSURANCE
CORPORATION**

Fire and Allied Lines

**NORTH STAR REINSURANCE
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90 John Street, New York 7 • 200 Bush Street, San Francisco 4

Object to C.A.A. Restrictions

NEW YORK—The Institute of Air Transportation, composed of several fixed base air carriers with headquarters here, came out with a full page advertisement in the New York Times June 24, protesting restrictive measures by the Civil Aeronautics Board. These are

listed as: prohibiting solicitation of general business, prohibiting advertising of flight information, prohibiting information to the public about services offered, limiting point to point flights per month, restricting present limited operations to the North American continent, and prohibiting all over-water international flights.

The advertisement points out that there are 20,000 veterans who have built up a whole new industry within a year,

that there are 529 airline type airplanes, 5,000 smaller planes, 6,500 war veteran pilots and 10,000 ground crew personnel involved in the setup.

The carriers want to be allowed to carry mail at a 3 cent base rate and carry air parcel post at rates considerably below those now prevailing. The advertisement is obviously serving notice on the regular airlines that the fixed base air carriers mean to fight for business. The protest against the Civil Aeronautics Authority has gone to the President, member of Congress and the Civil Aeronautics Board.

The operations of the fixed base air carriers continue to increase rapidly. It has been phenomenal. Lines starting one or two planes have grown into sizable operations in a few months. The aviation insurance markets report that generally experience on the operations has been favorable. The operators have asked for a reasonable amount of regulation from Civil Aeronautics Authority, and this is expected to ease any underwriting worries the markets may have had.

The new CAA regulations on fixed base or "non-scheduled" air carriers go into effect Aug. 1.

Defines What Comprises "Doing Business" in S. C.

The uniform unauthorized insurers act of South Carolina is such as to cause appointment of the insurance commissioner as agent for service of process when an unlicensed insurer delivers by mail to a resident a policy as the result of an inquiry prompted by an advertisement in Grier's Almanac.

This was the decision of the federal court for the eastern district of South Carolina in Storey vs. United of Chicago. A pertinent part of the law reads: "The transacting of business in this state by a foreign or alien insurer without being authorized to do business in this state, and the issuance or delivery by such foreign or alien insurer of a policy . . . to a citizen of this state, or to a resident thereof . . . is equivalent to an appointment by such insurer of the commissioner of insurance . . . to be its true and lawful attorney upon whom may be served all lawful process. . . ."

The insured James Ira Storey of near Leesville, S. C., is dead and the widow, Gladys Evelyn Storey, brought action in state court to recover \$5,000 on a policy issued by United through its office at Elgin, Ill.

United took the position that if it was engaged in business in South Caro-

CONVENTION OCCUPATIONAL DISEASES—



Identification badge square and round—Handshake—highball clutch

lina, the service upon the insurance commissioner is good, but United contends that it has never within the meaning of the act "done business" within South Carolina.

The court concluded that the act was designed and intended to apply to cases of just this character. The court declared that in recent years there has been quite an extension of the so-called mail order insurance business and courts cannot be unmindful of the fact that without such an act, an insurer could say to an insured or to his beneficiary in case of a controversy that the issue between them could be settled only in one of two ways, first, by accepting the insurer's contention or second, by suing the insurer in its own bailiwick. It takes little imagination to perceive that in such a situation the insured or his beneficiary would be at a distinct disadvantage, especially if the amount involved should be small and the distance great, the court declared. The coercive influence of such an attitude on the part of an insurer in most cases would result in the insurer having its own way. The court declared that the policy was delivered and accepted in South Carolina.

The court concluded that the application originated in South Carolina, that the policy while presumably executed in Illinois on the part of the insured, was not to become effective until it was accepted by the insured, in South Carolina, that the obligation of the insurer was to pay in South Carolina at the residence of the insured or the beneficiary, that the insurer had certain rights under the policy for its protection against unfounded claims which could be exercised only in South Carolina, such as the examination of the insured or the holding of an autopsy.

Jack D. Hall of Batesburg was attorney for Mrs. Storey, while Thomas Cain & Black of Columbia represented United.

Fight Over Proceeds in Boston

BOSTON—As an aftermath of the theft of an armored car in the heart of the Boston financial district at noon time, from which the robbers took \$12,315 before ditching the car in the outer skirts, U. S. Trust has begun equity proceedings and secured a temporary restraining order enjoining Armored Transport Co. from assigning the \$12,315 allegedly due the company from Liberty Mutual under a \$100,000 policy also enjoining Liberty from paying out the money to the armored car company under the policy.

Los Angeles Club Meets

LOS ANGELES—The Accident & Health Managers Club heard a report from the committee on the plan to form a parent association to include the managers and the producers. It also was reported it is likely the "California plan" for sickness and disability insurance will have to be revamped considerably due to divergent views expressed in replies received from doctors of the state to whom it was submitted.

SERVICE in unusual ways

A new nation needed a flag

George Washington went to Betsy Ross, an expert seamstress, for help in making the nation's official flag. It was she who suggested a five pointed star instead of the usual six pointed one to represent the states.



WHEN YOUR INSURANCE PROBLEM IS UNUSUAL —

For over 30 years R. N. Crawford & Co. has been of service in unusual insurance problems. We are headquarters for "out-of-the-ordinary" contracts. So when you're up against a case that's different or needs special handling, call on us. We are representatives for LLOYDS OF LONDON.

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Headquarters for "OUT-OF-THE ORDINARY" Contracts

PACIFIC EMPLOYERS INSURANCE COMPANY

VICTOR MONTGOMERY, President

A Capital Stock Casualty Insurer

TO PRODUCERS:

WHEN A POLICYHOLDER BECOMES A CLAIMANT IS WHEN SERVICE SPEAKS LOUDEST. THAT'S THE TIME WHEN PEIC "SERVICE THAT RENEWS" GOES INTO HIGH FOR ITS PRODUCERS.

PACIFIC EMPLOYERS

HOME OFFICE: 1033 SOUTH HOPE STREET, LOS ANGELES - 15



Employer Name Region

The Employer more region has divided districts.

William resident nment, now Illinois, C Virginia, office will

Wendel Eakin as the Illinois returned

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CHANGES IN CASUALTY FIELD

Employers Group Names Four More Regional Heads

The Employers group has named four more regional superintendents, and now has divided the country into six districts.

William A. Eakin, formerly assistant resident manager of the Illinois department, now heads Minnesota, Wisconsin, Illinois, Ohio, Indiana, Michigan, West Virginia, Kentucky and Nebraska. His office will continue in Chicago.

Wendell A. Simonson succeeds Mr. Eakin as assistant resident manager of the Illinois department. He recently returned from service and was formerly at Milwaukee. He joined Employers in 1935 at the home office.

C. Otis Flint, resident manager of the Colorado department since 1945, is now regional superintendent for Colorado, Utah, Nevada, California, Oregon, Washington, Idaho, Montana, Wyoming and Hawaii. He joined Employers in 1937 as agency supervisor in Houston. Mr. Flint will have headquarters at San Francisco.

He is succeeded as Colorado resident manager by William S. King, who has been with Employers since 1934. Mr. King has been special agent in Wisconsin and before that in the home office burglary department.

Pernollet Is Southwest Head

Joseph M. Pernollet, formerly resident manager of the north Texas department since 1940, is new regional superintendent for Texas, Oklahoma, Kansas, Arizona, New Mexico and western Missouri, with headquarters at Dallas.

W. Nicholas Williams, who has been manager of the bonding department of the north Texas department, succeeds Mr. Pernollet as resident manager in north Texas.

Clarence A. Reynolds is the new superintendent of Maryland, Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Tennessee, Louisiana, Mississippi, Arkansas and the District of Columbia. He has been resident manager of the Rhode Island department since 1942 and before that was superintendent of agencies and production at New York. He joined Employers in 1918. His headquarters as superintendent will be in Baltimore.

Raymond O. Prince succeeds Mr. Reynolds as resident manager at Rhode Island. He joined Employers in 1932 as an underwriter in the middle west and was later chief underwriter in Harrisburg. He became resident manager for western Massachusetts in 1941 until entering service.

Appointment of two additional regional superintendents, Frank O. Sargent and Robert L. Greene, for New England and New York respectively, was previously announced.

National A. & C. Oregon Change

John L. Graves, who was manager at Portland, Ore., for National Automobile & Casualty, is returning to the home office at Los Angeles. He is succeeded in Oregon by R. W. Cummings.

Beine Joins Turner

Ballard M. Beine, Jr., has joined the casualty department of A. H. Turner, manager, Atlanta. Mr. Beine had been with American Surety in Atlanta for six years and in the service for the past three years.

Make Houston Changes

The Houston branch of National Automobile & Casualty has moved into enlarged quarters at 215 Niels Esperson building, Houston. Newly employed in the office are George Adams, office man-

ager, and W. R. Womack, special agent, formerly with Anchor Casualty. A service office has been opened in New Orleans with George R. Martin, formerly with Royal Indemnity, as special agent.

Commercial Standard Changes

William T. Harris has been named claims adjuster for the Dallas office of Commercial Standard. He has been engaged in claims adjusting for six years and succeeds R. A. Perdue, who will take over the management of the claims department at Houston. Charles Owens, present manager of the Houston claims department, is resigning July 15.

Lukis, Stewart & Co., Montreal, has appointed T. A. Newell as assistant vice-president. He has been manager of the firm's Lloyd's department.

John D. Driscoll has returned to the Boston claim department of Lumbermen's Mutual Casualty after serving in the army as a lieutenant. He entered in 1942 as a private and did criminal investigation in India and China.

Promote New Wash. Reciprocal

Articles of incorporation have been filed at Olympia, Wash. by Preferred Underwriters, Inc., to act as attorney-in-fact for a proposed reciprocal to write casualty lines.

The incorporators are Wayne Murray, manager of the casualty and special hazard departments of the General of Seattle group; his son, Hulbert S. Murray; Charles H. Paul and Frank B. Helsell of the Seattle law firm of Hulbert, Helsell & Paul.

N. Y. Endorsement on Minors

In connection with the illegal employment of minors the following endorsement adopted by the classification and rating committee and approved by the committee on law and legislation of the New York Compensation Insurance Rating Board as to form, has been approved by the insurance superintendent for use in New York state on an optional basis:

"It is agreed that the first sentence of paragraph 1 (b) of the policy is amended to read:

"To indemnify this employer against loss by reason of the liability imposed upon him by law for damages on account of such injuries sustained by employees

within the territorial limits of the United States or Canada."

"This insurance does not apply: (a) to punitive or exemplary damages on account of such injuries to any employee employed in violation of law; or (b) with respect to any employee employed in violation of law with the knowledge or acquiescence of the employer or any executive officer thereof."

Agitation for amending the endorsement to exclude the terms "legally employed" has been going on since early in the war when employers were forced to hire minors to accomplish any work. Companies generally have been rather lenient on claims where the question of employment of minors came up during the war years, but at the same time it was felt that it should be clarified in the policy.

New Hutchinson, Kan., Officers

New officers named by the executive committee of the Hutchinson (Kan.) Association of Insurance Agents are President, W. G. Woleslagel; vice-president, Joe McGuire of Berry-McGuire; secretary, Norval N. Kline, Jr., Will S. Thompson-Kline agency. Mr. Woleslagel, who succeeds John Fontron, is also city commissioner of streets.

DEFERRED PAYMENT SALES COVERAGE

Consumer goods bought on the deferred payment sales plan must be insured. Sellers and lenders insist on it . . . buyers can't get away from it . . . and Transportation writes the most comprehensive contracts on the market today.

Three different plans to serve both seller and buyer. Low cost. No technicalities. Nothing involved to learn. Effective sales help . . . including personal assistance where necessary.

To get your share of this broad, profitable source of new income, ask for details today.

TRANSPORTATION INSURANCE COMPANY ★ CHICAGO

Affiliated with and owned by Continental Casualty Company

ACCIDENT AND HEALTH

Blue Cross Wins Support of Wis. Medical Society

The Wisconsin Medical Society has given full approval to state-wide sale of the Milwaukee county association's surgical care plan with Blue Cross acting as sales agent. Previously it had forbidden the Milwaukee plan from operating outside of Milwaukee county.

After a hearing at Madison, winding up three years of argument between the state society and the medical society of Milwaukee county and six years of disagreement between the state society and Blue Cross, clear victories were won by the Milwaukee and Blue Cross groups.

The society has approved a committee to arrange for expansion of surgical care throughout the state to be sold in conjunction with Blue Cross, and existing state medical society's objections to Blue Cross have been removed.

The society voted to continue the pres-

ent Wisconsin plan of prepaid medical care.

Attorneys for the state society and the insurance department said that Milwaukee plan was violating state law by selling in counties other than the parent one without approval.

Provident L. & A. Issues New Cover for School Teams

Provident Life & Accident has added to its line of accident and sickness coverages a blanket medical reimbursement plan designed particularly to provide protection against the hazards incurred by student members of athletic teams.

The contract can be written to cover the football team only, to cover the basketball team only, to cover all teams except football and basketball, and to cover all athletic teams, including football and basketball. In other words, the same basic policy form can be extended to include volleyball, lacrosse, golf, tennis, water-polo, swimming, rowing, soccer, wrestling, boxing and any other sports conducted by the school

on an organized basis.

The policy provides reimbursement for medical expenses up to \$250 incurred in connection with any one accident. It is written on a named assured basis, covering the school term of nine or 10 months. The premium varies according to the particular sport covered. A student may be insured for only the sport in which he participates, thus making the individual premium very reasonable.

The policy was not designed to cover sandlot or professional teams, but can be written for both public and private grade school, high school, college and university teams. It is anticipated that premiums will be paid by the school, but sometimes a part or all of the cost may be passed on to the insured student.

Correct Amer. Cas. A. & H. Figures

In the table on accident and health business starting on page 153 of the 1946 Argus Casualty Chart the accident and health premiums of American Casualty are misquoted as \$76,081. This incorrect figure is also carried into the figure for total business in the column at the extreme right. The correct figure for accident and health premiums is \$716,081, producing a loss ratio of 29.3%. This makes the correct total of A. & H. business including group \$920,714, with a loss ratio of 26.4%.

The annual golf outing of the Chicago Accident & Health Assn. will be July 18 at the Nordic Hills Country Club near Itasca.

SURETY

Bonds on Big Coast Contracts

LOS ANGELES—American Pipe & Construction Co., South Gate, Cal., has been awarded the contract by the city of San Diego for the El Monte pipe line section at its bid of \$1,315,708. American Bonding wrote the bid bond and American Bonding-Fidelity & Deposit will execute the payment and performance bond.

David G. Gordon and Bressi Bevanda Constructors have been awarded a contract for the Cherry Creek dam in Colorado at a bid of \$1,381,425. Hartford Accident and U. S. F. & G. will execute the payment and performance bond.

Give Fidelity Sales Ammunition

Standard Accident has produced a booklet for agents called "The Weight of Evidence" which graphically illustrates the need for protection against losses through embezzlement, forgery and other hazards.

The booklet is a forceful illustration of the present day need for protection in view of the increasing losses due to dishonest employees, forgers and professional thieves.

The "evidence" consists of reproduction of dozens of newspaper cuttings on dishonesty losses.

Standard Accident has published a catalogue of advertising aids for agents. The booklet contains a complete list of sales aids for accident and health, group, automobile, burglary, bonding, glass, liability and general. Pictures of various advertising novelties are shown, together with tips on how they are best used.

New Assn. Claim Council in Ind.

A new casualty claims council of the Assn. of Casualty & Surety Executives has been formed in Indianapolis. The council is the 19th to be established throughout the country.

The largest delegation from any one agency at the recent convention of the National Association of Accident & Health Underwriters at Denver is believed to have been from the F. Edward Walker Agency of Mutual Benefit H. & A. at Salt Lake City. There were 11 agents present from that unit, most of whom were accompanied by their wives and some by children.

PERSONALS

J. A. Swearingen, secretary in the fidelity and surety department of the Aetna Casualty, has celebrated his 25th anniversary with the company.

Holmes Hyland, underwriting supervisor at Spokane for the United Pacific, was married at Seattle to Miss Betty Snowden of that city.

John L. Barter, vice-president in charge of casualty operations of Hartford Accident, has been on a Pacific coast trip.

W. J. Seiler, manager home office burglary department of Continental Casualty, Chicago, announced the birth of a daughter.

Thomas Olkowski, claims department manager of A. F. Shaw & Co., Chicago, announced the arrival of a son, Thomas Edward.

Howard M. Starling, Washington representative of the Assn. of Casualty & Surety Executives, will serve another year as chairman of the Washington Board of Trade's insurance committee, at the request of Joseph McGarrhahy, board president.

F. M. Coleman, Coleman & Co., San Antonio, and Mrs. Coleman have returned from a vacation trip which included a visit to Havana and Miami.

Lester J. Bradshaw of Fidelity & Casualty, has been appointed chairman of the speakers bureau of the Centurama, (100th anniversary of Milwaukee), by Mayor Bohm. The premier of the Dennis Morgan-Jack Carson picture "Two Guys From Milwaukee," will be held July 25 in Milwaukee with Mr. Bradshaw as the master of ceremonies at the civic celebration.

Mrs. Blanche Ballard Nicholson, wife of Theodore O. Nicholson, vice-president American Mutual Liability, died at age 70 at South Kingston, R. I.

A new local agency, Wallin & Edwards, has been formed at Renton, Wash., by Glenn Wallin and Robert L. Edwards.

WANT ADS

INSURANCE MAN WANTED

Well established agency in San Antonio, with best companies and unlimited opportunity, wants to employ an experienced man who knows casualty and other lines of insurance. If you are getting out of the army or navy, or wish to improve your position, write and give us information about yourself. All correspondence confidential. Here's a real opportunity. Write G73, The National Underwriter, 175 West Jackson Blvd., Chicago 4, Ill.

Ohio Branch claim manager needed by Casualty Company. Applicant must have some administrative experience. Give resumé of experience, etc. Our employees know of ad. Address G-70, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

SPECIAL AGENT WANTED

A large all line casualty company has excellent opportunity for Special Agent in Indiana territory, with headquarters in Indianapolis. Applicant must be successful producer. State full details concerning experience, age and qualifications. All replies confidential. Address Great American Indemnity Company, 175 W. Jackson Blvd., A-1124, Chicago 4, Ill.

USE YOUR OWN COMPANIES WHEN POSSIBLE

Otherwise Let Us Help You with Your Unusual or Difficult Problems—

1889



1946

Lloyd's London

R. B. Jones & Sons Inc.

C. REID CLOON, Manager

175 W. JACKSON BLVD.

CHICAGO 4, ILL.

1886—OVER A HALF CENTURY OF SERVICE—1946

The North American Accident Insurance Co.

209 So. LaSalle St., Chicago, Illinois

Oldest and Largest Company in America Writing Accident and Health Insurance Exclusively

District Managers and Representatives WANTED

Geo. F. Manselmann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

Continental Over-the-Air Accidents

Continental new world-van over-the-air and tour co. sum and \$1. The police same time basis similar. They cover using land every type uled air line ices anywhere. R. J. Gl aviation ac number of coverage as well as disappear as a result sinking on inclusion extra cha Coverage \$5,000 pri bursement. This po cated by ment cal could be

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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Urge Minn. Agents Get in on Crop Cover Commissions

MINNEAPOLIS—Members of the Minnesota Association of Insurance Agents are being urged to cut in on the commissions paid on crop insurance in this state. Citing the fact that in 1945, 25,556 federal crop insurance contracts were written in Minnesota on which \$633,918 in losses were paid, George Blomgren, executive secretary of the association, said in a bulletin to agents: "I wonder if any of our members participated in any of the commissions which were paid on these contracts issued by Federal Crop Insurance Corp."

Secretary Blomgren some time ago wrote the insurance department to find out if it is necessary to hold a state insurance license to handle crop insurance. "The insurance department never answered my inquiry," he said. "There are many instances of landowners collecting commissions on contracts covering tenant farmers' crops. If Tom, Dick and Harry not in the insurance business can do it, why not you?"

Even though crop insurance commissions may be too low to handle profitably, Mr. Blomgren believes they provide the agents with first class contacts that may bring them business in more lucrative lines.

Lessons Learned in Topeka School Loss

The fire that caused loss of about \$70,000 May 26 to the Holliday junior high school at Topeka provides further evidence that unprotected steel will not withstand very much heat and that heavy losses are possible in fire resistive buildings of light hazard occupancy, especially when combustible materials are used for ceilings, balconies, stages, etc., according to the Kansas Inspection Bureau.

The fire, apparently originating on the stage, completely gutted the school auditorium. An explosion, probably caused by a back-draft, blew the entire roof off the auditorium. Heat twisted and

weakened the steel roof trusses, causing them to give way. The hollow tile in the panel wall above the concrete girder at the third floor level was badly damaged and the bureau remarks that this illustrates the fact that intense heat causes severe damage to hollow tile walls.

Good Results from Mo. Tour

ST. LOUIS—Definite beneficial results have come from the recent good will tour of officials of the Missouri Association of Insurance Agents, headed by President George E. King of Columbia and including Wallace Rodgers, N.A.I.A. assistant secretary. Also on the tour were Edmond Boyce of St. Louis, chairman of the state association's membership committee, and B.G. Gregory of St. Louis, its executive secretary.

New local boards have been launched in Cape Girardeau and Poplar Bluffs. Tentative arrangements have been made for a local organization in Kirksville.

St. Paul Losses Below 1945

ST. PAUL—Contrary to the trend in most large cities, the fire loss in St. Paul the first six months this year is well below the first six months of 1945. Fire Chief Sudeth estimates the 1946 first half losses at \$256,000 compared to \$375,000 last year.

Two Get 25-Year Scrolls

Charles S. Baston, Warrensburg, Mo., and L. I. Delvery, Lamar, Mo., have received testimonial scrolls for 25 years' representation of America Fore from State Agent Harvey L. Krause of Kansas City.

Issue St. Louis Board Directory

ST. LOUIS—The Insurance Board of St. Louis recently has issued an official telephone directory and roster of its membership, carrying also similar data on company representatives in St. Louis and St. Louis county, and the text of the board's constitution and by-laws.

NEWS BRIEFS

The South Bend-Mishawaka Assn. of Insurance Agents will hold a stag picnic July 18 at Four Lakes Country Club near Edwardsburg, Mich.

James H. Wells, sales promotion man-

ager American Surety group, addressed the Insurance Women of Toledo on "New Developments in the Insurance Business" at the June meeting.

Walter Faulkner, Des Moines manager of Crum & Forster, presented to the May agency, Des Moines, a 25 year citation in behalf of Westchester Fire.

Vincent Cook, doing business as the Cook Insurance Agency, Cincinnati, who recently returned from military service, has joined the Midland Insurance Agency as a solicitor.

EAST

Md. Agents Want Ensor Reappointed

Meeting at Ocean City, the Maryland Assn. of Insurance Agents adopted a resolution addressed to both candidates for governor endorsing the reappointment of Commissioner Ensor.

In a banquet speech the Commissioner told the 141 members present of his desire to conduct the department on a basis as fair to the industry as to the public. He said his office door is open at all times to agents and that he welcomes suggestions and constructive criticism.

Carl W. Wheelock, manager of the Maryland Rating Bureau, discussed operation of the newly organized bureau, explaining what had been accomplished and what is planned for the future.

James M. Cahill, secretary National Bureau of Casualty & Surety Underwriters, dealt with the individual risk rating plans which became effective last month in Maryland.

In his report, President Carroll L. Crawford recommended that agents give serious consideration to commissions. He also recommended that the association reach beyond insurance activities in its public relations work.

H. Merrill Walters, state national director, reported on the Cincinnati convention. Further resolutions favored a return to the fundamental concepts of government and the system of private



L. E. Ensor

competitive business, called for less government in business, reduced cost of government, balanced budget, fewer government bureaus and employees and government supervision only where necessary to protect the public. The executive secretary was instructed to make arrangements for a special car for 20 members who will attend the N.A.I.A. convention in Denver.

Beverly, Mass., Board Elects

The Beverly, Mass., Board of Fire Underwriters has elected the following: President, Leslie Morgan; vice-president, Harry Purington of Manchester; treasurer, Donald W. Nickerson; secretary, Lester O. Sterling. Paul M. Pilcher, assistant to the president of Merchants National bank of Salem was speaker and explained the bank's loan facilities as to automobile financing.

N. J. Half-Year Losses Up

NEWARK—Estimated fire loss for the first half of the year in New Jersey has been put at \$4,576,000, slightly higher than for the same period of last year.

The greater part of the losses were on mercantile risks. Dwelling losses were somewhat lower than last year.

SOUTH

Virginia Fire Premiums to Date 30% Ahead of 1945

RICHMOND—Virginia fire premiums to date exceed the corresponding period in 1945 with special agents reporting collections as high as 30% greater than at the same time last year.

The increases are attributed to realization of property underinsurance on the part of owners, coupled with spirited activity of agents who seek to capitalize on the situation. Bad fire experience this year is being brought to the attention of property owners, and this knowledge reportedly is a factor in the increased premium collections.

Hathaway Is N. W. Mutual Southwestern Manager

Woodrow W. Hathaway, veteran special agent and former assistant manager of the southeastern department of the Northwestern Mutual Fire in Raleigh, has been named manager of the southwestern department, with headquarters in Dallas.

Mr. Hathaway joined the company in 1936 as an underwriter in the southeastern department and was promoted to special agent in April, 1940. In January, 1945, he became assistant manager.

As head of the southwestern department, he will manage company operations in Texas, Louisiana, Arkansas, Oklahoma and New Mexico.

Banks Urge Increase in Insurance

NASHVILLE—Tennessee banks, through mailing pieces to customers, are recommending increases in both fire and windstorm insurance on all types of buildings. "Check your insurance coverage with a view to bringing it into line with present values," urged one large newspaper "ad" of a prominent bank. "Building reproduction costs are the highest ever known," stated the advertisement.

Guard Against Elevator Fires

DALLAS—The Santa Fe and Fort Worth & Denver railroads have sent out a warning to elevator operators to be on guard against fires; in some cases the elevators have two and three times as many guards as in normal harvest sea-

**TWO PERSONS FOR
THE PRICE OF ONE**
400 Rooms from \$1.50

**SHIRLEY-SAVOY HOTEL 17 TH
AT BROADWAY**

DENVER COLO.

Son. The railroad and elevator operators are alarmed over the Quana, Tex., fire which destroyed some 25,000 bushels of wheat. Homer McCreary, elevator manager, says he has no idea of the cause of the fire which seemed to have started near the top of the shaft. Lou P. Richter, director of the Kansas bureau of investigation, said the rumor that an organized attempt was being made to destroy the new wheat was unfounded but that a careful watch would be maintained over Kansas elevators.

Inspect Butane Gas Handlers

The annual inspection of equipment of butane and propane gas handlers of Oklahoma began July 2, under supervision of T. E. Ellis, state fire marshal. Some 200 trucks will be inspected to determine their fitness to handle such dangerous cargoes.

Robinson Memphis Exchange Head

The Insurance Exchange of Memphis, Tenn., has elected T. K. Robinson president; G. M. Schloss, vice-president; and W. T. Avery, secretary. The new officers have started preparation for the annual meeting of the Tennessee Association of Insurance Agents in Memphis Oct. 10-11.

Porter Ellis in Father's Agency

Porter Ellis, son of Tom P. Ellis, has become a junior partner in the firm of Ellis, Smith & Co. agency of Dallas. He was formerly with Ellis, Smith & Co., Great American Indemnity and since March, 1945, chief underwriter of the Employers group in Dallas.

\$1 Million Fire Guts Ga. Mill

Fire damage of \$1 million occurred when the Langley Mills and warehouses burned July 4, the biggest fire in the Horse Creek valley, across Savannah river from Augusta, Ga., in a quarter century. Inadequate water supply reportedly caused serious interference with fire-fighting carried on by departments sending equipment from Augusta and nearby Aiken, S. C. First reports indicated that the blaze began when a bolt of lightning struck one of the mill's largest towers. Conflagration of the building and its contents was rapid, and the fire spread to adjacent structures.

Butler with Dismuke-Evans

MONTGOMERY, ALA.—W. O. Butler has joined the Dismuke-Evans general agency here as special agent for Alabama. A graduate of Auburn, Mr. Butler has several years' experience with the Alabama Inspection & Rating Bureau before entering the army. After his discharge last March, he returned to the bureau until he made his present connection.

NEWS BRIEFS

Erik P. Littlejohn has joined his father's insurance agency at Marshall, Tex., and the firm will henceforth be known as Erik P. Littlejohn & Son.

Donald E. Bowles has become a member of the insurance firm of Shelton, Loving & Bowles, Dallas. He was with the Dallas Federal Savings Loan Association before entering service.

A. Perry Pipkin of the A. E. Pipkin & Sons agency, Memphis, is a candidate for reelection to the Tennessee senate. He was chairman of the insurance committee at the 1945 session.

Joe A. Summers of the Summers-Speed agency, Johnson City, has been reelected chairman of the Tennessee state conservation commission.

Miles K. Burton of the Burton & Backenstone agency has been appointed chairman of the Galveston county savings bond committee.

New officers were installed at a dinner meeting of the Insurance Women of New Orleans. Mrs. Gayle Schneidau was named honorary board member and the war activities committee was changed to the public affairs committee. Next meeting will be held in September.

PACIFIC COAST AND MOUNTAIN

Carter Slated for Oregon Presidency

The nominating committee of the Oregon Assn. of Insurance Agents has recommended elevation of Sprague H. Carter of Pendleton to the presidency. Mr. Carter, who is currently chairman of the executive committee, will succeed Fred E. Jewett of Portland, if the report is adopted by the convention at Portland August 12-13.



S. H. Carter

Addison P. Knapp, also of Portland, who is now serving on the executive committee, is recommended for chairman of the committee, which will place him in line for the presidency the following year. Mr. Jewett has been nominated for state national director.

Ward H. Coble, Bend, is chairman of the nominating committee, which includes Paul O. Landry, Klamath Falls; Merrill D. Ohling, Salem; Claude Nasburg, Marshfield; and H. C. Pownall, Portland.

Idaho Legislature to Get Proposal Separating Dept.

Director of Insurance McMonigle of Idaho presented a comprehensive plan for state regulation and supervision to the Idaho Association of Life Underwriters which met in Pocatello. He said such a proposal will be made to the legislature by the interim insurance committee.

The proposal now under consideration by the committee calls for the formation of the present bureau of insurance into a separate department under the direction of a commissioner of insurance with properly defined qualifications and duties.

He strongly urged higher standards for qualification of agents.

Approve New King County Policy

SEATTLE—The Municipal League of Seattle is praising the service of the King County Insurance Association in connection with the writing of a policy on the county's tuberculosis sanitarium at Firland. The league compared the cost of the fire policy written by the association with that of the "mystery" policy written last April by D. C. Watson, Seattle agent, over which there has been considerable dispute. The county commissioners denied having ordered the policy and refused to pay the premium.

The Watson policy for \$750,000 took a \$13,612 premium, as compared with a new policy written through the agents' association at a three-year premium of \$11,358. The association's policy, written on a 90% average clause form, is broken down into a three-year policy of \$250,000, a two-year policy of \$250,000 and a one-year policy of \$240,000. Under the pro rata term plan, each policy will be renewed upon expiration for three years at an estimated premium of \$3,734.

The association has applied to the rating bureau to publish an average rate, retroactive to April 22, having held the risk covered under a binder.

Revise Wash. Sprinkler Manual

J. K. Woolley, manager of the Washington Surveying & Rating Bureau, has filed a revised sprinkler leakage manual effective July 8.

The consequential damage rule now eliminates any charge for the coverage in cold storage risks where a charge is required by the fire rule. The liability

assumed form is broadened to include those features of the liability imposed by law form that are intended to protect the insured from the expenses of third party suit, warranted or otherwise. Substantial reductions have been made in the premium charges for liability imposed by law coverage and special provisions have been included for tenant and warehouse risks.

\$100,000 Gas Fire at Billings

BILLINGS—Fire caused by a break in a gasoline line at the Farmers Union Central Exchange refinery here, swept through the pumping unit, causing \$100,000 damage.

Appointed by British America

Gould & Gould have been appointed as general agents of British America in Washington, Oregon and Idaho. The general agency maintains offices at Seattle, Portland and Spokane. It repre-

sents the Anchor Casualty, American Casualty, American Aviation & General, New York Fire, Seaboard F. & M. and American Home Fire.

Pearson Gets Allemannia in Ore.

Allemannia Fire has appointed Walter J. Pearson of Portland general agent for Oregon. The Pearson general agency also represents Anchor, Quaker City F. & M., Rocky Mountain Fire and Massachusetts Bonding.

Butte, Mont., Agents Elect

M. Y. Daniel was elected president of the Butte Assn. of Insurance Agents at the annual meeting. Edmund Dolan is vice-president and F. B. Winger was re-elected secretary-treasurer.

The Butte association will be host to the Montana association at the annual convention Aug. 25-27.

Two Join Campbell Firm

James M. Donahue has rejoined Arthur E. Campbell & Co., Seattle adjusting firm, after three years as lieu-

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tenant in the coast guard, most of the time in England.

Ken Smiles, who has been practicing law in Seattle for two years and before that was for eight years with American Auto, also has joined the firm.

E. M. Henry Adjusters, for 12 years specializing in casualty lines in the mountain territory, have moved their offices from the Denver National Bank building to 1040 Gas & Electric building, Denver. The firm also has service offices in Cheyenne, Wyo., and Scottsbluff, Neb.

G. S. McIntosh, who recently resigned as southern California manager of the Phoenix-London group, is now with C. A. and Ray H. Cochenour in

the real estate and insurance business in West Los Angeles.

The Seattle Blanket Club will hold a golf tournament and buffet dinner party July 19.

T. L. Gardner, Sr., local agent at Roswell, N. M., is seriously ill following a major operation at St. Mary's Hospital, Roswell.

Ralph T. Osborn, formerly a partner in the firm of Mason & Osborn, insurance claims service has opened an adjustment office in Albuquerque.

Richard E. Fey has associated himself with the Joseph A. Haass agency, Cincinnati, after serving as a major with the 20th Air Force on Guam.

He is the son of M. F. Fey, agent at Elyria, O.

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CANADIAN

Canadian Fire Group Seeks Participating Power

Canadian Fire and Canadian Indemnity have applied to the Dominion parliament to amend their charters, seeking authority to change the par value of their stock and to issue participating policies.

A change in the par value of stock from \$50 to \$10 a share and the issue of five new shares for each one now held in the case of Canadian Fire, and from \$100 to \$10 a share and the issue of 10 for one of Canadian Indemnity are contemplated to obtain a wider distribution.

Would Ease Income Tax

The group's move is seen as a way for the companies to avail themselves of certain income tax concessions by the Dominion government to carriers paying dividends or making refunds to policyholders.

If approved, the amendments will make the Canadian group one of two now writing participating stock policies in Canada, the other being General of Seattle and its associates.

Advance Diack at Montreal

Alexander Diack has been appointed to succeed S. E. Staines as chief engineer of the engineering department of Ocean Accident in Montreal.

Commercial Union Men Retire

A. C. Hall, manager for Canada of the Commercial Union group companies, is retiring on pension as of Sept. 30. C. D. Trusler will succeed him.

James H. Taylor will retire June 30 as assistant manager. He has been with the company since 1911.

New Shaw & Begg Head

H. Bruce Begg has been elected president of Shaw & Begg, Toronto, and Wellington Fire, succeeding the late Herbert Begg. He also has been elected vice-president of Federal Fire and Consolidated Fire, Toronto. J. G. Hutchinson has been elected vice-president of Shaw & Begg and managing director of Wellington Fire.

K. R. Marshall has been elected president of Consolidated Fire & Casualty, Toronto. H. L. Kearns has been appointed managing director and also has been elected a director of Wellington Fire. These two companies are members of the Shaw & Begg group.

Alberta Pond's New Officers

James Symington has been elected most loyal gander of the Alberta Blue Goose. Supervisor is George Crosland; custodian, Robert K. Smith; guardian, R. L. Fenerty; welder, Robert Beasley; keeper, Lloyd Dalgleish.

Extend "Wartimepandi" 6 Months

"Wartimepandi," the arrangement between the government and four marine groups, covering the protection and indemnity hazard on ships owned or leased by the government, has been extended for six months beyond the July 1 expiration date. It is believed probable that by the end of this year the need for it will have been eliminated.

The plan was set up primarily to take advantage of the marine companies' facilities and experience. There is a limit to the profits that the four private insurance organizations in the arrangement can make or the losses they can sustain. The four, each of which has a 25% interest, are Fireman's Fund, Marine Office of America, Fulton Ship Operators P. & I. Service, and American Steamship Owners Mutual P. & I. Assn.

The Shasteen Wilson agency, East Palestine, O., has been sold to Joseph Bozzo. His nephew, A. D. Archibald, will manage the agency.

Insurance Lack Costs N. Y. Drivers

(CONTINUED FROM PAGE 17)

vehicle commissioner has just got out a memorandum to police departments and motor vehicle inspectors calling their attention to the law's requirement that reports be filed "immediately" after the accident and that reports must be filed not merely when someone is killed or injured but also when there is property damage of \$25 or more.

Quite a few policemen are under the impression that reports are required only when someone is killed or injured. This was true under the motor vehicle law prior to the present financial responsibility—a number of motorists involved in property-damage-only accidents fail to file reports because a policeman, unfamiliar with the present law, has told them no report was required.

"Immediately" Is Elastic

Part of the trouble with late filings is due to the wording of the law. It requires reports to be made "immediately." Obviously it doesn't mean that a driver involved in an accident must leave his bleeding victims and stagger to the nearest mailbox to get off his report but some motorists and even an occasional insurer have tended to regard "immediately" as anywhere from a month to a year. What frequently happens is that a motorist will fail to file his report until he learns that a suit has been started against him.

Some companies apparently have the idea that filing the S. R. 21 report is sufficient and that no accident report need be filed. Most of the delays are due to the motorists and not to the insurance companies, however. It has been found that of accident reports delayed more than 20 days after the accident 90% were delayed by the motorists and only 10% by insurers. A frequent cause of delay is the mistaken belief on the part of motorists that only the one at fault needs to report.

Would Cut Expense

Since the costs of running the financial responsibility division are paid by the insurance companies writing auto liability insurance in the state, it is to their interest to cut to a minimum not only the delays for which they are responsible but also to make their assured understand that a report of the accident should be forthcoming promptly. The financial responsibility division keeps its reports in a "matching file" for 20 days after the accident, after which the file is pulled out and after statistical information is taken off it is sent to the evaluators after an estimate of the cost of damage and/or injury. Anything that comes in later than 20 days is regarded as a late report and means special handling that increases the time and expense involved.

Poggenburg N. Y. Federation V.-P.

Robert H. Poggenburg, secretary of the Valentine, Itner, Poggenburg agency of Brooklyn, has been appointed vice-president of the Insurance Federation of New York to take the place left vacant by the death of Robert F. Smith of Watertown.

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"THE House of the Seven Gables"

"The House of the Seven Gables" in Salem, Massachusetts, made memorable by Nathaniel Hawthorne in his delightful romance named for the house, was, in its infancy really a house of eight gables. This fact was discovered when a plan which had been made in 1746 came to light.

In appearance, the house resembled the traditional Gothic structure with its steep roof, the second floor overhang with ornamental drops, and the leaded glass casement windows. The original part which had four gables had been built by John Turner,



A corner of the garden showing interesting overhang.

a mariner, either in 1668 or 1669. As the family fortunes increased, a lean-to was added and the old kitchen was turned into a shop where Mrs. Turner sold the small items from the cargoes of her husband's four ketches. Eventually, other rooms were added until the house assumed the appearance of today's restoration.

Upon the death of the male descendants of John Turner, the house was bought by Samuel Ingersoll, a sea captain, whose wife had been a Hawthorne. Only one child of this union, Susannah, survived her parents and she became the mistress of the famous home in 1812.

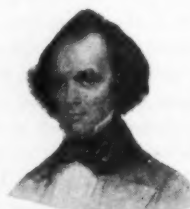
It was because of an unhappy love affair of this "Cousin Susy," that Hawthorne became so closely associated with the house. This sorrow led her to become a recluse and the only male allowed to cross the threshold was Nathaniel, eighteen years her junior.

Her vivid memory of tales her parents told her enabled the author to piece together a complete word picture of the house.

Aside from the gables, the most interesting feature of the building is the secret stairway which was not uncovered until near the end of the nineteenth century. It is believed that this had been built by the second John Turner around 1692, the year the witchcraft delusion ran rampant throughout Salem. Because over-sensitive children indiscriminately accused women of this evil, the whole countryside became terrified. Due to this situation, John Turner undoubtedly built the stairway so

that the women and girls in his family could be safely hidden away.

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